

2013 TAX CREDIT APPLICATION

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NOTES TO BREAKDOWN OF COSTS & BASIS

1. The Breakdown of Costs & Basis must be signed by the following:

- At Application
and Determination: Sponsor/General Partner, First Mortgagee, Investor
- at Carryover
and PIS: Sponsor/General Partner, First Mortgagee, Investor
and Independent CPA

2. IRS Technical Advise Memoranda were issued in July, 2000. Although these “TAMS” are not binding, applicants should critically examine the basis eligibility of the following costs:

- a. Any costs that could be interpreted as land preparation costs
- b. Impact fees
- c. Developer fee listed in eligible basis may need to be reduced by the amount relating to:
 - Demolition
 - Off-site improvements
 - Any costs that could interpreted as land preparation
 - Impact fees
 - Permanent financing fees
 - Other ineligible costs

3. Certain costs which NJHMFA will not allow in Eligible Basis:

- Demolition
- Post-construction interest
- Land
- Syndication expenses
- Escrows
- Construction loan interest in excess of three percent per annum on unamortized, soft financing (for example, Balanced Housing, FHLB) or in excess of the Applicable Federal Rate as published by the U.S. Department of the Treasury for unamortized Federal loans
- Duplicative professional costs (e.g. for HOPE VI applications in which both the public housing authority and the developer retain their own construction managers, architects, engineers, etc.)
- Off-site improvements
- Permanent financing fees
- Organizational costs
- Marketing expenses
- Tax Credit Fees

4. Interest Rates

- While NJHMFA shall not allow construction loan interest in excess of three percent per annum on unamortized, soft financing in eligible basis, it is recommended that the interest rate on “soft” loans should be 0% during construction and 1-3% for permanent loans
- The interest rate on federal loans no longer has to be at the Applicable Federal Rate (AFR) in order to qualify for the 9% credit.

5. Contingency

- A minimum construction contingency of 5% of construction costs shall be required for new construction projects and 10% for rehabilitation projects. HMFA shall accept a prorated contingency for projects that include both rehab and new construction

6. Escrows

- The amount of working capital shall be sufficient to cover operating and debt service costs for the absorption period specified in the application's market study.
- An operating deficit escrow shall be established to cover at least 3 months of stabilized operations. The following information about the reserve shall be provided:
 - The rationale behind the sizing of the escrow;
 - The entity requiring the reserve and by whom shall it be held (lender, syndicator, etc.)
 - How long the reserve will be held and the terms under which it may be released

7. Tax Credit Percentage

- The tax credit percentage that applicants must utilize for application purposes shall be **7.5%** for the 70% present value credit and **3.20%** for the 30% present value credit

8. Equity Range

- HMFA shall underwrite projects based on the equity commitment letter submitted in the application, with equity pricing ranging between **\$.93 and \$.97**. Projects that do not yet have a commitment from a syndicator/investor, or projects that have received only a term sheet, shall be underwritten at the base of the range.

9. Retention Factor

- For projects where the general partner (and/or related entity) will retain all or a portion of the credits, the equity factor used to calculate the value of the credits will be increased by the retention factor described below:

.01% - 1.99%	=	standard equity factor
2% - 4.99% ownership retention	=	5¢ added to equity factor
5% - 49.99% ownership retention	=	10¢ added to equity factor
50% & over ownership retention	=	20¢ added to equity factor

10. Acquisition Costs

- NJHMFA reserves the right to require an independent appraisal which conforms to the Uniform Standards of Professional Appraisal Practice (USPAP) for those projects that have land acquisition costs totaling over \$7,500 per unit. HMFA further reserves the right to request a Capital Needs Assessment.

HOW TO CALCULATE ELIGIBLE BASIS for NC/Rehab Credit

- Total Development Cost
- Acquisition Costs
 - Non-Depreciable Costs
 - Non-Eligible Costs
-

Eligible Basis

- usually subject to limits
- adjusted by 130% in DDAs & QCTs

Non-Depreciable Costs

- Demolition
- Off-Site Improvements
- Attorney & Accounting Fees pertaining to organizational or tax issues
- Operating Costs
 - Post-PIS Interest
 - Permanent Financing Fees
 - Marketing
 - Escrows

Non-Eligible Costs

- Below Market Federal Loans
- Historic Tax Credits
- Commercial Space

HOW TO CALCULATE LOW INCOME HOUSING TAX CREDITS

ELIGIBLE BASIS (usually subject to limits)

x

QCT / DDA ADJUSTMENT

x

APPLICABLE FRACTION

=====

QUALIFIED BASIS

x

TAX CREDIT PERCENTAGE

=====

TAX CREDITS BASED ON QUALIFIED BASIS

which is then compared to

TAX CREDITS BASED ON NEED

EXAMPLE #1: Acquisition / Substantial Rehabilitation Project in Hudson County
100% Low Income -- Placed in Service in January, 2011

	<u>Rehab Credits</u>	<u>Acquisition Credits</u>
Eligible Basis	\$1,068,376	\$151,976
x DDA Adjustment	130%	N/A
x Applicable Fraction	100%	100%
=====		
Qualified Basis	\$1,388,889	\$151,976
x Tax Credit Percentage	9%	3.29%
=====		
Tax Credits based on Qualified Basis	\$ 125,000	\$ 5,000

EXAMPLE #2: Tax-Exempt Bond Financed New Construction Project in Bergen County
80% Market and 20% Low Income -- Applying in January, 2011

	<u>New Construction Credits</u>
Eligible Basis	\$1,671,733
x QCT/DDA Adjustment	N/A
x Applicable Fraction	20%
=====	
Qualified Basis	\$ 334,347
x Tax Credit Percentage	3.29%
=====	
Tax Credits based on Qualified Basis	\$ 11,000

HOW TO CALCULATE EQUITY GENERATED BY LOW INCOME HOUSING TAX CREDITS

TAX CREDITS BASED ON QUALIFIED BASIS

which is then compared to

TAX CREDITS BASED ON NEED

	=====
	TAKE THE LOWER VALUE
X	INVESTOR PERCENTAGE
X	TAX CREDIT PRICING
X	10 YEARS
	=====
	TAX CREDIT EQUITY

EXAMPLE #1: Acquisition / Substantial Rehabilitation Project in Hudson County
100% Low Income -- Placed in Service in January, 2011

Tax Credits Based on Qualified Basis	\$ 130,000
vs. Tax Credits Based on Need	\$ 127,000
=====	
Lower Value from Above	\$ 127,000
x Investor Percentage	99.99%
x Tax Credit Pricing	85 cents / Tax Credit \$
x 10 Years	10
=====	
Tax Credit Equity	\$ 1,079,392

EXAMPLE #2: Tax-Exempt Bond Financed New Construction Project in Bergen County
80% Market and 20% Low Income -- Applying in January, 2011

Tax Credits Based on Qualified Basis	\$ 11,000
vs. Tax Credits Based on Need	\$ 11,000
=====	
Lower Value from Above	\$ 11,000
x Investor Percentage	99.99%
x Tax Credit Pricing	87 cents / Tax Credit \$
x 10 Years	10
=====	
Tax Credit Equity	\$95,690

**How To Calculate MAXIMUM Rents For
The 2006 Low Income Housing Tax Credit Program**

For the 20-50 test:	MAXIMUM Gross Rent =	$\frac{50\% \text{ County Income Limit Adjusted for Family Size} \times .3}{12}$
	MAXIMUM Net Rent =	MAXIMUM Gross Rent - Utility Allowance
For the 40-60 test:	MAXIMUM Gross Rent =	$\frac{60\% \text{ County Income Limit Adjusted for Family Size} \times .3}{12}$
	MAXIMUM Net Rent =	MAXIMUM Gross Rent - Utility Allowance

EXAMPLE:

Calculate the MAXIMUM Net Rent that can be charged for a 1 BR apartment in a high-rise building in Atlantic City under the 40-60 test, where the tenant is paying heating (natural gas), cooking (natural gas) and electric lighting bills.

- 1) Find appropriate county income limit based on family size using the "New Jersey Income Limits" chart supplied. Assume a 1.5 person income for each bedroom. (For example, a 1BR = 1.5 person income, 2BR = 3 person income, etc.)

In Atlantic County, the 60% County Income Limit for 1.5 Persons is:

\$28,980

- 3) Use the above formula to calculate the MAXIMUM Gross Rent under the 40-60 test:

$$\frac{60\% \text{ County Income Limit Adjusted for Family Size} \times .3}{12} = \frac{(28,980 \times .3)}{12}$$

\$ 724.50 MAXIMUM Gross Rent

- 4) Calculate Utility Allowance using "Allowances for Tenant-Furnished Utilities and Services" chart provided:

\$ 28.00 Allowance for Natural Gas Heating for 1 BR in a high-rise
\$ 15.00 Allowance for Natural Gas Cooking for 1 BR
\$ 28.00 Allowance for Electric Lighting, Refrigeration, etc. for 1 BR

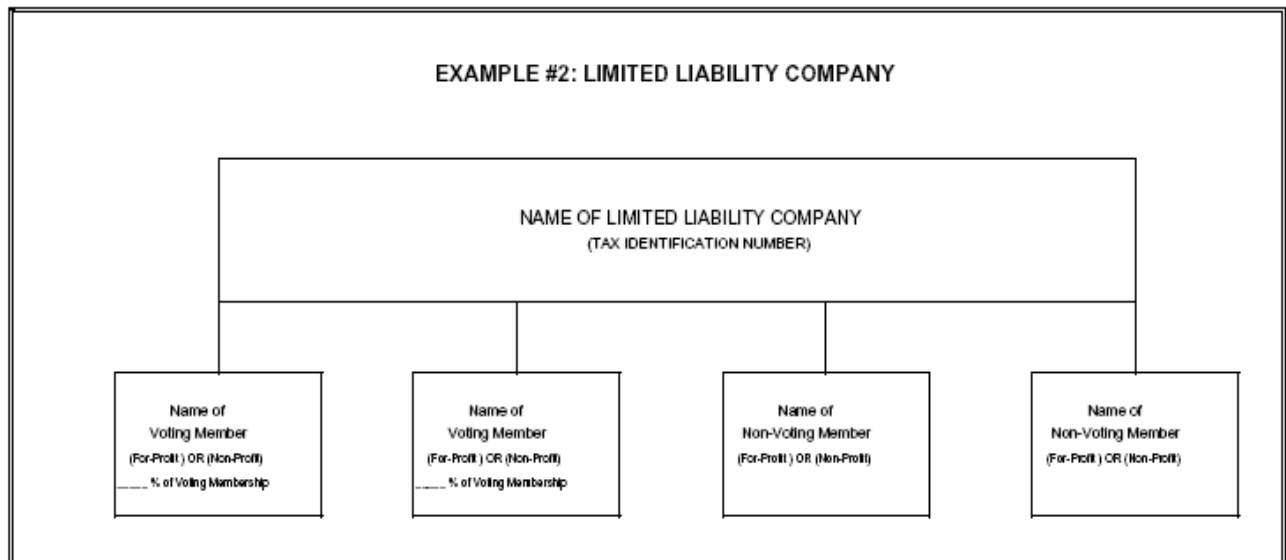
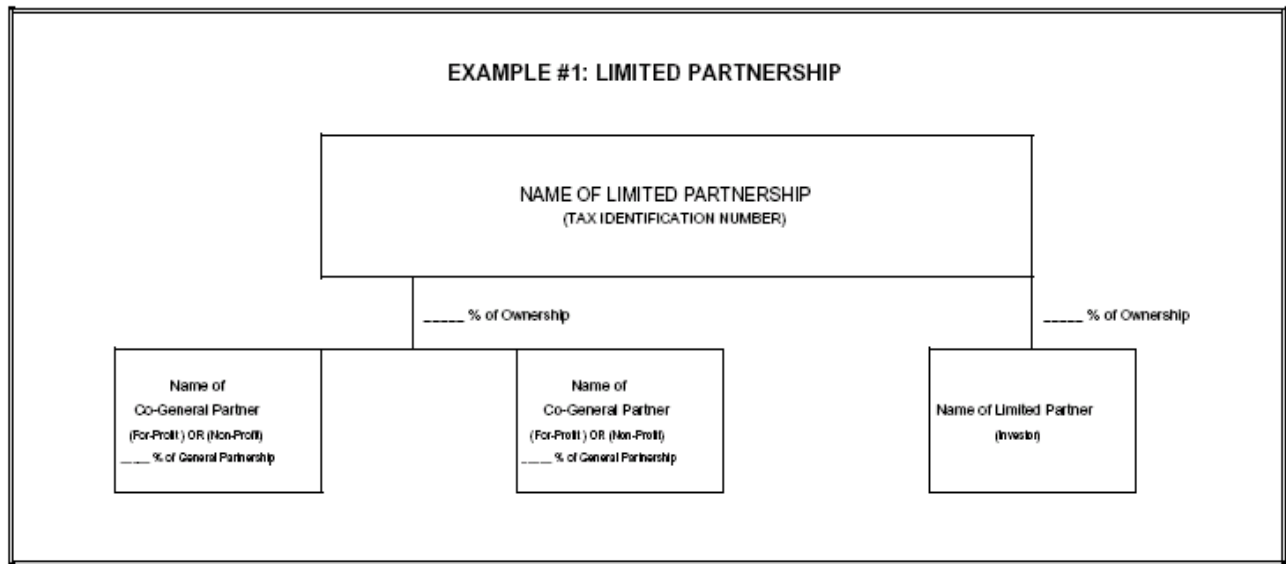
\$ 71.00 Utility Allowance

- 5) To obtain MAXIMUM Net Rent, subtract Utility Allowance from MAXIMUM Gross Rent:

	\$ 724.50 MAXIMUM Gross Rent
LESS	\$ 71.00 Utility Allowance
	\$ 653.50 MAXIMUM Net Rent

SAMPLE STRUCTURES OF FINAL OWNERSHIP ENTITY

Indicate, in a diagram similar to below, the anticipated organizational structure of the project's final ownership entity.



THE RE-APPLICATION PROCESS

I. For Re-Applicants With No Prior Reservation:

- A. Applicants of projects that were admitted to a prior cycle during the current calendar year, but did not receive a reservation of credits, do not have to submit an entire new application but are responsible for updating NJHMFA with regard to any and all changes to the project plan. The following documentation must be included in this section:
 - 1. Re-Application Fee
 - 2. Sponsor Certification for Re-Application
 - 3. Points Worksheet
 - 4. If the original market study was performed more than 6 months prior to the re-application date, an updated market analysis/appraisal.

II. For Re-Applicants With An Existing Reservation or Allocation:

- A. Hardship Requests from the Reserve (under \$100,000):

Projects that are seeking **HARDSHIP** requests for additional credits must update NJHMFA with regard to *any and all* changes to the original project plan and include the following documentation:

 - 1. Re-Application Fee;
 - 2. Sponsor Certification for Re-Application;
 - 3. Rent qualification chart, income and expense statements, 15-year cash flow proforma all reflecting current projections and two forms of data supporting the operating expenses stated in the 15-year proforma (i.e. database information, audited financial statements for comparable projects, IREM statistics, etc.). The proforma shall be signed by the first mortgagee (or syndicator/investor if there is no hard debt) exclusively reflecting the following language verbatim: "We acknowledge that this proforma substantially matches the assumptions used in our underwriting of the mortgage (equity investment)."
 - 4. Explanation of the Hardship plus supporting documentation.
 - 5. Evidence that at least 50% of the developer fee is deferred, and that applicant has attempted to increase funding from every other source (except State Balanced Housing or Home Express from the Department of Community Affairs) before applying to the Reserve for additional credits;
 - 6. Letter from Investor addressing the pricing to be paid for the additional credits

NOTE: The deadline for application to the Reserve for hardship requests is May 15, after which hardship requests will have to submit full applications and compete in the Final Cycle.

- B. For Requests for Additional Credits from a Competitive Cycle:

- 1. Submit a complete application (see definition of "complete application" in QAP); and
- 2. Submit the requirements described at Section II.A.4 through II.A.6 above

2013 DIFFICULT DEVELOPMENT AREAS FOR NEW JERSEY

A difficult development area is an area that has high construction, land and utility costs relative to the area median gross income. Within the State of New Jersey, there are three counties that have been designated as a difficult development area:

ATLANTIC

HUDSON

CUMBERLAND

Under Section 42(d)(5)(C) of the Code, projects located in difficult development areas are allowed to increase their eligible basis by 130%.

Source: HUD, Qualified Census Tracts and Difficult to Develop Areas,
<http://www.huduser.org/portal/datasets/qct.html>

QUALIFIED CENSUS TRACTS FOR NEW JERSEY 2013 CYCLES

A qualified census tract is a census tract in which at least 50% of households have an income less than 60% of the area median gross income. Legislation signed into law December 26, 2000 expanded the definition of Qualified Census Tracts to include those census tracts in which there exists a poverty rate of 25 percent or greater.

Attached is the list of IRC Section 42(d)(5)(C) Qualified Census Tracts for counties in the State of New Jersey, as published in the Federal Register.

To find out the census tract in which your project is located, call your county planning board or the U.S. Census Bureau in New York or Philadelphia. You may also try the following websites:

NJHMFA

www.evaluator.nj.gov

HUD

<http://www.huduser.org/QCT2013/qctmap.html>

Census Bureau:

<http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>

Federal Financial Institutions Examination Council

<http://www.ffiec.gov/geocode/default.htm>

Projects located in qualified census tracts are allowed to increase their eligible basis by 130%.

NOTE: If a project has some buildings within a qualified census tract and some outside, separate Breakdowns of Cost and Basis must be used to calculate the amount of tax credits.

IRS SECTION 42 (d) (5) (B) 2013 QUALIFIED CENSUS TRACTS FOR NEW JERSEY

(2010 Decennial Census and 2006-2010 American Community Survey Data; OMB Metropolitan Area Definitions, December 1, 2009)

STATE: New Jersey

COUNTY OR COUNTY EQUIVALENT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
Atlantic County	3.00	4.00	5.00	11.00	14.00	15.00	19.00	23.00	24.00	25.00	121.00	
Bergen County	181.00	235.01	236.01									
Burlington County	7012.05	7022.04	7026.03									
Camden County	6002.00	6004.00	6007.00	6008.00	6009.00	6010.00	6011.01	6011.02	6012.00	6013.00	6014.00	6015.00
	6016.00	6017.00	6018.00	6019.00	6020.00	6085.04	6103.00	6104.00	6116.00			
Cape May County	205.00	214.00										
Cumberland County	201.00	202.00	203.00	205.03	301.00	302.00	303.00					
Essex County	2.00	3.00	7.00	9.00	10.00	11.00	13.00	14.00	15.00	16.00	17.00	18.00
	19.00	24.00	26.00	31.00	37.00	39.00	41.00	42.00	43.00	44.00	46.00	48.01
	48.02	50.00	51.00	53.00	54.00	57.00	62.00	66.00	67.00	68.00	75.01	75.02
	81.00	82.00	87.00	88.00	91.00	92.00	93.00	95.00	96.00	99.00	103.00	106.00
	107.00	108.00	109.00	111.00	112.00	116.00	124.00	129.00	131.00	132.00	171.00	178.00
	183.00	186.00	187.00	227.00	228.00	229.00	230.00	231.00	232.00			
Gloucester County	5011.01	5014.02	5014.04									
Hudson County	7.00	12.02	18.00	19.00	28.00	30.00	31.00	41.01	42.00	44.00	46.00	60.00
	62.00	67.00	68.00	78.00	109.00	145.02	150.02	155.00	161.00	162.00	166.00	190.00
Mercer County	1.00	2.00	4.00	7.00	8.00	9.00	10.00	11.01	11.02	14.01	14.02	15.00
	16.00	17.00	18.00	19.00	20.00	21.00	22.00	28.00				
Middlesex County	15.06	45.00	46.00	47.00	48.00	49.00	50.00	51.00	52.00	53.00	56.01	57.00
	58.00	93.00										
Monmouth County	8016.00	8034.00	8056.00	8070.03	8070.04	8071.00	8072.00	8073.00	8076.00	8108.00		
Morris County	435.00											
Ocean County	7152.00	7153.01	7153.02	7154.02	7155.00	7156.00	7158.00	7159.02	7201.01	7201.03	7202.02	7280.00
	7312.01	7312.06										
Passaic County	1251.00	1752.00	1753.01	1753.02	1754.01	1754.02	1755.00	1756.02	1758.01	1758.02	1759.00	1802.02
	1803.00	1806.00	1807.00	1808.00	1809.00	1810.00	1811.00	1812.00	1813.00	1814.00	1815.00	1817.02
	1818.00	1820.00	1821.00	1822.00	1823.01	1823.02	1824.00	1827.00	1828.00	1829.00	1830.00	1832.00
	2239.00	2642.00										
Salem County	202.00	203.00	219.00	220.00	221.00							
Union County	302.00	304.00	306.00	311.00	314.00	317.00	318.02	319.03	319.04	389.00	390.00	393.00
	398.00	399.00										
Warren County	306.00	309.00										

Source: HUD Qualified Census Tract Table Generator, 2013 <http://www.huduser.org/portal/datasets/qct.html>

SITE PLAN REVIEW LETTER

(LETTERHEAD OF MUNICIPALITY)

Date (By Cycle Deadline)

Director of Tax Credit Services
New Jersey Housing and Mortgage Finance Agency
P.O. Box 18550
637 South Clinton Avenue
Trenton NJ 08650-2085

Re: Name of Rehabilitation Project
Street Address
Lot(s), Block(s)
Name of Sponsor

Dear Director:

I am the official for the city of _____ authorized to attest for planning and/or zoning actions. I have reviewed the proposal for rehabilitation of the subject property as described in the sponsor's low income housing tax credit application to NJHMFA and have determined that the aforementioned sites that are part of the proposed rehabilitation do not require site plan approval because of the following reason(s):

(please check all that apply):

- ☐ The rehabilitation of the following lots will result in no new construction in excess of 1,000 square feet of floor area: (list all lot and block numbers that apply).
- ☐ The multifamily use is a pre-existing non-conforming use.
- ☐ No additional residential units will be created on the following lots: (list all lot and block numbers that apply).
- ☐ Other (please explain):

_____.

My determination is based upon my thorough review of all the necessary documents normally required to be submitted by a sponsor in connection with this municipality's site plan review. If you have any questions with regard to this letter, I may be reached at () - .

Sincerely,

Authorized Municipal Official
(e.g. Zoning Officer)

NEW JERSEY HOUSING & MORTGAGE FINANCE AGENCY

AFFIRMATIVE FAIR HOUSING MARKETING PLAN

I. APPLICANT AND PROJECT INFORMATION

1a. Applicant's Name, Address (including city, State and zip code) & Phone number 		1b. Project's Name, Location: (including city, State and zip code) 	
1c. Project/Application Number		1d. Number of Units	
		1e. Price or Rental Range From \$ To \$	
1f. For Multifamily Housing Only <input type="checkbox"/> Elderly <input type="checkbox"/> Non-Elderly		1g. Approximate Starting Dates: Advertising: Occupancy:	
1h. County:		1i. Census Tract:	
1j. Managing/Sales Agent's Name & Address: (including city, State and zip code) 			

II. MARKETING

2a. Direction of Marketing Activity: (indicate which group(s) in the housing market area are least likely to apply for the housing because of its location and other factors without special outreach efforts) <input type="checkbox"/> White (non-Hispanic) <input type="checkbox"/> Black (non-Hispanic) <input type="checkbox"/> Hispanic <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander		
2b. Type of Affirmative Marketing Plan: (mark only one) <input type="checkbox"/> Project Plan <input type="checkbox"/> Minority Area <input type="checkbox"/> White (non-minority) Area <input type="checkbox"/> Mixed Area (with _____% minority residents) <input type="checkbox"/> Annual Plan (for single-family scattered site units) Note: A separate Annual Plan must be developed for each type of census tract in which the housing is to be built.		
2c. Marketing Program: Commercial Media: (Check the type of media to be used to advertise the availability of this housing) <input type="checkbox"/> Newspapers/Publications <input type="checkbox"/> Radio <input type="checkbox"/> TV <input type="checkbox"/> Billboards <input type="checkbox"/> Other (specify) Name of Newspaper, Radio or TV Station Racial/Ethnic Identification of Readers/Audience Size/Duration of Advertising		
2d. Marketing Program: Brochures, Signs, and HUD's Fair Housing Poster: (1) Will brochures, letters, or handouts be used to advertise? <input type="checkbox"/> Yes <input type="checkbox"/> No (2) For project site sign, indicate sign size _____ x _____; Logotype size _____ x _____. (3) HUD's Fair Housing Poster must be conspicuously displayed wherever sales/rentals and showings take place. Fair Housing Posters will be displayed in the <input type="checkbox"/> Sales/Rental Office <input type="checkbox"/> Real Estate Office <input type="checkbox"/> Model Unit <input type="checkbox"/> Other (specify)		

II. MARKETING (continued)

2e. Future Marketing Activities (Rental Units Only) Mark the box(s) that best describe marketing activities to fill vacancies as they occur after the project has been initially occupied.

☐ Newspapers/Publications ☐ Radio ☐ TV ☐ Brochures/Leaflets/handouts ☐ Site Signs ☐ Community Contacts ☐ Other (specify)

III. COMMUNITY CONTACTS

3. To further inform the group(s) least likely to apply about the availability of the housing, the applicant agrees to establish and maintain contact with the groups/organizations listed below that are located in the housing market area or SMSA. If more space is needed, attach an additional sheet. Notify HUD-FHEO of any changes in this list.

Name of Group/Organization:	Racial/Ethnic Identification:	Approximate Date:	Person Contacted or to be Contacted:
Address & Phone Number:	Method of contact:	Indicate the specific function the Group/Organization will undertake in implementing the marketing program:	

IV. STAFF EXPERIENCE

4. Staff has experience. ☐ Yes ☐ No

Additional considerations: Attach additional sheets as needed:

V. CERTIFICATIONS AND ENDORSEMENTS

I hereby certify that the above information is true and correct to the best of my knowledge. I understand that knowingly falsifying the information contained herein may effect NJHMFA financial assistance for this project.

After consultation with NJHMFA, the applicant's signature affirms that changes necessary to ensure continued compliance with the affirmative fair housing marketing requirement will be made.

Name (Type or Print) _____

Name of Municipality or Housing Sponsor _____

Signature of Person Submitting Plan (Contact Person) _____

Date _____

Title _____

CONFIRMATION OF DENSITY BONUS LETTER

Date (By Cycle Deadline)

Director of Tax Credit Services
New Jersey Housing and Mortgage Finance Agency
P.O. Box 18550
637 South Clinton Avenue
Trenton NJ 08650-2085

Re: Name of Project
Street Address
Lot(s), Block(s)
Name of Sponsor
Name of Lawsuit (if applicable)

Dear Director:

(For court-ordered projects only - I am the Superior Court judge or special master with jurisdiction over the above-referenced lawsuit. This letter shall confirm that the proposed project, (project name), will be included in a final judgment of repose or court settlement.)

I have reviewed the proposal for construction of the subject property as described in the sponsor's low income housing tax credit application to NJHMFA and have determined the following:

Please check one of the following:

- ☐ 1. The proposed project HAS NOT received a density bonus subsidy as defined at N.J.A.C. 5:80-33.2. Furthermore, this rule has not been evaded by failing to apply all or any portion of the bonus density to the low- or moderate-income units, by diverting all or any portion of the bonus density to other uses or by utilizing any other device in which all or any portion of the bonus density is not used to subsidize the low- or moderate-income housing.
- ☐ 2. The proposed project HAS received a density bonus subsidy as defined at N.J.A.C. 5:80-33.2.

If 2 is checked above, you must check one of the following:

- ☐ 2a. The density bonus subsidy is SUFFICIENT to assure the financial feasibility of the project.
- ☐ 2b. Although the project has received a density bonus subsidy as defined at N.J.A.C. 5:80-33.2, the subsidy is INSUFFICIENT to assure the financial feasibility of the project.

If you have any questions with regard to this letter, I may be reached at () - .

Sincerely,

Superior Court Judge or Special Court Master (court projects)
or Planning Board Solicitor

cc Municipality
Sponsor

NONPROFIT CERTIFICATION

State of _____

SS.

County of _____

The undersigned, as the duly authorized representative of _____, the general partner of _____, is applying for Low Income Housing Tax Credits as a qualified nonprofit organization for the project known as _____.

The undersigned acknowledges that in order to qualify for the New Jersey Housing and Mortgage Finance Agency's nonprofit set-aside, the general partner must meet the definition of a qualified non-profit organization under Section 42(h)(5) of the Internal Revenue Code and the 2011 Qualified Allocation Plan. Furthermore, by checking all three boxes and signing below, the undersigned hereby acknowledges that said organization meets the following three-part definition:

☐ (i) Such organization is described in paragraph (3) or (4) of Section 501(c) and is exempt from tax under Section 501(a) (attach IRS letter or advance ruling).

☐ (ii) such organization is not affiliated with or controlled by a for-profit organization;

AND

☐ (iii) one of the exempt purposes of such organization includes the fostering of low-income housing (attach by-laws or articles of incorporation).

CERTIFICATION

I, _____, hereby represent and state that the foregoing information, and all information submitted for the purpose of applying for Low-Income Housing Tax Credits, is true and complete. I acknowledge that the New Jersey Housing and Mortgage Finance Agency is relying on said information and thereby acknowledge that the undersigned entity is under a continuing obligation, from the date of this Certification through the completion of the Project, to notify NJHMFA in writing of any changes to the information contained in this certification and in the application. Under penalty of perjury, I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am and/or the undersigned entity is subject to criminal prosecution under the law, possible loss of tax credit allocation, and disqualification from future participation in the Low Income Housing Tax Credit Program in New Jersey.

Sworn and subscribed to before the undersigned
Notary Public on the date appearing below:

Witness/Attest (Secretary)

By: _____
Authorized Representative/
President of Corporation

Print Name and Title

ACKNOWLEDGMENT

CORPORATIONS

I CERTIFY that on _____, _____,
_____ personally came before me, and acknowledged under
oath, to my satisfaction, that he/she is the Secretary of
_____, the Corporation named in the
within Instrument; that _____ is the President of said Corporation;
that the execution, as well as the making of this Instrument, has been duly authorized by a proper resolution of the Board of
Directors of the said Corporation and said Instrument is signed and delivered by said President as and for the voluntary act and
deed of said Corporation, in the presence of deponent, who thereupon subscribed his/her name thereto as attesting witness.

LIMITED PARTNERSHIPS

I CERTIFY that on _____, _____,
_____ personally came before me, and acknowledged under oath,
to my satisfaction, that (a) he/she is the president of
_____, the general partner of
_____, the Limited Partnership named in this document; (b)
he/she was authorized to execute this document on behalf of the partnership and; (c) this document was signed and delivered
by him/her as the voluntary act of the general partner and the limited partnership.

LIMITED LIABILITY COMPANIES/PARTNERSHIPS

I CERTIFY that on _____, _____,
_____ personally came before me, and acknowledged under oath,
to my satisfaction, that (a) he/she is the president of
_____, the voting member of
_____, the Limited Liability Company/Partnership ("LLC/LLP")
named in this document; (b) he/she was authorized to execute this document on behalf of the LLC/LLP and; (c) this document
was signed and delivered by him/her as the voluntary act of the voting member and the LLC/LLP.

SWORN TO AND SUBSCRIBED before me this _____ day of _____.

A Notary Public of _____

My Commission Expires on: _____

2013 TAX CREDIT AUTHORITY

BY CYCLE AND SET-ASIDE

Family Cycle

50% of authority (min)

HOPE VI/ CHOICE Neighborhood Set-Aside = 1 project

Maximum annual allocation = \$1,750,000

Preservation Set-Aside = 1 project

Maximum annual allocation = \$1,250,000

Senior Cycle

20% of authority (min)

HOPE VI/ CHOICE Neighborhood Set-Aside = 1 project

Maximum annual allocation = \$1,400,000

Supportive Housing Cycle

12.5% of authority (min)

Maximum annual allocation = \$1,000,000

Final Cycle

remainder of credits (if any)

Maximum annual allocation = \$1,750,000

LETTER OF MUNICIPAL SUPPORT

[MUNICIPAL LETTERHEAD]

[DATE]

DIRECTOR
DIVISION OF TAX CREDIT SERVICES
NEW JERSEY HOUSNG AND MORTGAGE FINANCE AGENCY
P.O. BOX 18550
TRENTON, NJ 08650-2085

Dear Director:

On behalf of the **Municipality** and **Sponsor** it gives me great pleasure to submit to you the enclosed application for funding under the Low Income Housing Tax Credit Program.

{Include a brief description of project – see example below}

Name of Development will be an important asset to our community. It will serve the citizens of both **Municipality** and **County** in its provision of safe, decent affordable housing for our **Population Served (i.e. senior population)** and will be an important part in the strengthening of our community's commercial district.

This letter shall serve to acknowledge that the requirements under Section 42(m)(1)(A)(ii) of the Internal Revenue Code, which provides the chief executive officer of the local jurisdiction within which the project is located a reasonable opportunity to comment on the project, have been satisfied.

Please feel free to contact **Municipal Contact** with any questions or comments and we look forward to your funding announcements.

Very truly yours,

Original Signature
(Name of Mayor)
Mayor, **Municipality**

TRANSIT VILLAGES

For information regarding the Transit Village Program, please visit <http://www.state.nj.us/transportation/community/village/index.shtml> or contact Mr. LeRoy H. Gould, Principal Planner / Transit Village Coordinator at the New Jersey Department of Transportation, Division of Statewide Planning (609.530.3864 or leroy.gould@dot.state.nj.us).

There are currently 26 designated Transit Villages. They are:

- Pleasantville (1999)
- Morristown (1999)
- Rutherford (1999)
- South Amboy (1999)
- South Orange (1999)
- Riverside (2001)
- Rahway (2002)
- Metuchen (2003)
- Belmar (2003)
- Bloomfield (2003)
- Bound Brook (2003)
- Collingswood (2003)
- Cranford (2003)
- Matawan (2003)
- New Brunswick (2005)
- Journal Square/Jersey City (2005)
- Netcong (2005)
- Elizabeth/Midtown (2007)
- Burlington City (2007)
- City of Orange Township (2009)
- Montclair (2010)
- Somerville (2010)
- Linden (2010)
- West Windsor (2012)
- East Orange (2012)
- Dunellen (2012)

Source: <http://www.nj.gov/transportation/community/village/faq.shtml>

TRANSIT ORIENTED DEVELOPMENT CONFIRMATION

<MUNICIPAL LETTERHEAD>

<DATE>

Debra Urban
Director, Tax Credit Services
NJ Housing and Mortgage Finance Agency
637 South Clinton Avenue
Trenton, NJ 08611

Dear Ms. Urban:

Please accept this letter as certification that <Project> [Lot(s): , Block(s):] is located within a Transit Oriented Development (TOD), defined in 5:80-33.1 of the Low Income Housing Tax Credit Qualified Allocation Plan (QAP) as “a mixed-use development within walking distance (within 1/2 mile) of a rail, light rail, subway, ferry or major bus corridor station”.

Further, <Municipality> recognizes that TOD is a key element of livable and sustainable communities; TOD creates communities where people of all ages and incomes have access to transportation and housing opportunities allowing people to walk, bike and take transit for their daily trips.

TOD fosters a convenient and affordable lifestyle where housing, jobs, restaurants, and entertainment are all in convenient proximity. Additionally, TOD increases transit ridership and reduces automobile congestion, providing value for both the public and private sectors.

Do not hesitate to contact me at (PHONE NUMBER) with regard to any further questions.

Sincerely,

<NAME>

Authorized Municipal Planner



New Jersey Housing and Mortgage Finance Agency
Requirements and Documentation
for the Low-Income Housing Tax Credit Green Point

The following document goes through the requirements for each of the Green Point options provided within the Low Income Housing Tax Credit Program's Qualified Allocation Plan – found at 5:80-33.15(a)13.

ATTENTION:

All applicants MUST visit <http://www.njgreen.gov/dca/hmfa/gho/dprograms/lowincome/> to view all the latest 2013 requirements and guidelines for the different Low Income Housing Tax Credit Green Point elections.

FOR MORE INFORMATION & TO APPLY:

Kwesi Daniels
NJ Green Homes Office
NJ Housing and Mortgage Finance Agency
kdaniels@njhmfa.state.nj.us
Phone: 609.278.7370
Fax: 609.278.1754

For U.S. Post Office:
P.O. Box 18550
Trenton, NJ 08650-2085

For Fed Ex, UPS, Visitors, etc:
637 S. Clinton Ave.
Trenton, NJ 08611

FOR TECHNICAL ASSISTANCE:

Pam DeLosSantos, AIA
NJ Housing and Mortgage Finance Agency
Technical Services – Green Technical Advisor
PDeLossantos@njhmfa.state.nj.us
Phone: 609.278.7627
Fax: 609.278.0207



New Jersey Housing and Mortgage Finance Agency
Energy Benchmarking Initiative
Requirements and Documentation

IMPORTANT NOTES:

- In order to qualify for this point, the application shall include a copy of the completed, signed and submitted letter of intent from the developer to NJHMFA.
- Prior to issuance of the 8609, developer/owner will submit a signed energy benchmarking utility release form for all common area meters (gas, oil, and electric, etc.), provision of certain project data (square footage per building, mechanical systems installed, etc.) and signed energy benchmarking utility release forms for a minimum of 75% of tenants rented up at time of 8609 issuance.
- Applicant will also be required to include the tenant utility release form as a part of the lease agreement. For the next two years, the applicant will ensure that at least 75% of tenants have viable utility release forms and will collect the utility data from the applicable utility company on a semi-annual basis.
- NJHMFA does not provide additional, set-aside funding for Green Items covered by this program.

SUBMIT ALL REQUIRED DOCUMENTATION AFTER A TAX CREDIT ALLOCATION TO:

Please send all required documents to:

Pam DeLosSantos, AIA
NJ Housing and Mortgage Finance Agency
Technical Services – Green Technical Advisor
PDeLossantos@njhmfa.state.nj.us
Phone: 609.278.7627
Fax: 609.278.0207

For U.S. Post Office:
P.O. Box 18550
Trenton, NJ 08650-2085

For Fed Ex, UPS, Visitors, etc:
637 S. Clinton Ave.
Trenton, NJ 08611

WHAT TO SUBMIT WITH TAX CREDIT APPLICATION

Attach hard copies of the following with application.

- ☐ Letter of Intent
- ☐ Energy Benchmarking building utility release form
- ☐ Energy Benchmarking tenant utility release form

LETTER OF INTENT – ENERGY BENCHMARKING INITIATIVE

Please Fax a signed copy of this page to NJHFMA Green Homes Office and include in Tax Credit Application.

By signing this document, I certify the following (“we” refers to the applicant organization):

1. We have received and reviewed the Program’s materials, consisting of the ‘LIHTC Green Point Requirements 2013’ and ‘Energy Benchmarking’ word documents, which includes the letter of intent, building utility release form and survey, and tenant utility release form.
2. We understand that a meeting with the NJHMFA Green Homes Office and Green Technical Advisor is required within three (3) months of the Tax Credit Award Date.
3. We understand that prior to issuance of the 8609 we will submit a signed energy benchmarking utility release form for all common area meters (gas, oil, and electric, etc.), provision of certain project data (square footage per building, mechanical systems installed, etc.) and signed energy benchmarking utility release forms for a minimum of 75% of tenants rented up at time of 8609 issuance.
4. We understand for the next two years, we will ensure that at least 75% of tenants have viable utility release forms and will collect the utility data from the applicable utility company on a semi-annual basis.
5. We understand that NJ *ENERGYEFFICIENT* Homes certification is a prerequisite to participation in the LIHTC Green Point program. I will comply with the ENERGY STAR requirements as indicated in the LIHTC QAP section (c)8 and 2013 ENERGY STAR Equivalency letter of intent.
6. If requested we will allow NJHMFA staff access to the project site pre, during and post construction for the purpose of but not limited to: project monitoring, performance testing, interviews, surveys and photographs.
7. I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of signer: _____

Title: _____

Project Name: _____

Organization: _____

BUILDING OWNER UTILITY RELEASE FORM

Authorization for NJHMFA to Receive Customer Utility Data

Date: _____

To Whom It May Concern:

By signing this release form, the property owner (Owner) grants the New Jersey Housing and Mortgage Finance Agency (NJHMFA) and its designee, a consultant for this initiative, permission to access utility data information for the past two (2) years of and for the following four (4) years from this date for the development/building referenced below. The utility data includes energy consumption, energy demand, energy cost, as well as associated fees and taxes for each billing period. This information will be used to track energy efficiency and consumption of the building indicated below for the express purpose of measuring the success of past energy upgrades, comparing building performance to similar building types and determining need for future energy efficiency improvements.

I am an authorized representative for the development and building listed below and account(s) listed on the following page(s), totaling ____ pages, and represent and warrant that I have full authority to execute this release form on behalf of the Owner. Owner understands that the information obtained as part of this initiative may be released by the NJHMFA to other participating developments upon request for comparison purposes. Comparison reports compiled by the NJHMFA for this program and provided to other developments will not include this development's name or address. Owner understands and acknowledges that such information may be subject to release under the Open Public Records Act, N.J.S.A. 47:1A-1 et seq., or other applicable law. Owner understands that each applicable utility provider (Utility) reserves the right to verify this authorization request.

Owner authorizes the Utility to release the requested information on Owner's account or facilities to the NJHMFA or its designee. Owner hereby releases, holds harmless, and indemnifies the NJHMFA and the Utility from any liability, claims, demands, causes of action, damages, or expenses as a result of, but not limited to: 1) any release of information to NJHMFA or its designee pursuant to this Utility Release; or 2) the unauthorized use of this information by NJHMFA or its designee.

Sincerely,

Authorized Representative (signature)

Please print clearly.

Authorized Representative Name: _____

Development Name: _____

Building Service Address: _____

Development Contact: _____

Mailing Address: _____

Phone: _____ Email: _____

ENERGY BENCHMARKING SURVEY FORM

Please complete one Building Data Form for each building in a development.

BUILDING DATA

Development Name: _____ **NJHMFA #:** _____

Address: _____ **Year Built:** _____

Electricity Metering (check one): ☐ Individually-Metered / ☐ Master-Metered

Gas Metering (check one): ☐ Individually-Metered / ☐ Master-Metered

Total Sq. Ft.: _____ **Conditioned Sq. Ft.:** _____ **Common Area Sq. Ft.:** _____

of Buildings: _____ **# of Floors in each building:** _____ **# of Elevators:** _____

Past Energy-Efficiency Work Completed (select all that apply and include year implemented):

<i>Energy-Efficiency Improvement</i>	<i>Year implemented</i>
<input type="checkbox"/> ENERGY STAR Homes Certification (not equivalency)	
<input type="checkbox"/> ENERGY STAR Equivalency	
<input type="checkbox"/> Solar Photovoltaic (PV)	
<input type="checkbox"/> Green Future or Affordable Green	
<input type="checkbox"/> Cogeneration (CHP)	
<input type="checkbox"/> Solar Hot Water	
<input type="checkbox"/> Windows	
<input type="checkbox"/> Lighting	
<input type="checkbox"/> Other (please describe)	

Please include all types of energy used. Complete additional forms as needed when utility information differs by building.

METER INFORMATION

Electric Utility Name: _____

Account Number(s): _____

Natural Gas Utility Name: _____

Account Number(s): _____

Fuel Oil Utility Name: _____

Account Number(s): _____

Other Meters-not including water or sewer (e.g. Renewable Energy, Propane, Cogeneration):

Utility Name & Account Number(s):

Utility Name & Account Number(s):

Utility Name & Account Number(s):

BUILDING SYSTEM CHARACTERISTICS (OPTIONAL):

Please check all that apply:

Heating System Type:

- ☐ Furnace
- ☐ High Efficiency Condensing Furnace
- ☐ High Efficiency Condensing Burner
- ☐ Hot Water Boiler
- ☐ Steam Boiler
- ☐ Heat Pump
- ☐ High Efficiency Variable Heat Pump
- ☐ Ground Source Heat Pump
- ☐ Packaged Terminal Air
Conditioner (PTAC) Unit
- ☐ Cogeneration (CHP)
- ☐ Special Description:

Cooling system type:

- ☐ Chiller
- ☐ Wall Unit (in each Apt.)
- ☐ Cooling Tower
- ☐ Window Unit (in each Apt.)
- ☐ Compressor (mini-split)
- ☐ Compressor (ducted)
- ☐ Ground Source Heat Pump
- ☐ Packaged Terminal Air
Conditioner (PTAC) Unit
- ☐ Special Description:

Building type:

- ☐ Wood or steel frame
- ☐ Solid Concrete
- ☐ Masonry
- ☐ Modular
- ☐ Structurally insulated panels (SIPS)
- ☐ Other type:

TENANT UTILITY RELEASE FORM

Authorization for NJHMFA to Receive Customer Utility Data

Date: _____

To Whom It May Concern:

By signing this release form, the tenant (Tenant) grants the New Jersey Housing and Mortgage Finance Agency (NJHMFA) and its designee (a consultant for this initiative) permission to access utility data information for the past two (2) years of and for the following four (4) years from this date for the unit referenced below. Utility data includes energy consumption, energy demand, energy cost as well as associated fees and taxes for each billing period. This information will be used to track energy efficiency and consumption of the building indicated below for the express purpose of measuring the success of past energy upgrades, comparing building performance to similar building types and determining need for future energy efficiency improvements.

I am an authorized representative for the unit and account(s) listed below and represent and warrant that I have authority to execute this release. Tenant understands that the information obtained as part of this initiative may be released by the NJHMFA to other participating developments upon request for comparison purposes. Comparison reports compiled by the NJHMFA for this program and provided to other developments will not include tenant's information or this development's name or address. Tenant understands and acknowledges that such information may be subject to release under the Open Public Records Act, N.J.S.A. 47:1A-1 et seq., or other applicable law. Tenant understands that each applicable utility provider reserves the right to verify this authorization request.

Tenant authorizes the Utility to release the requested information on Tenant's account to the NJHMFA or its designee. Tenant hereby releases, holds harmless, and indemnifies the NJHMFA and Utility from any liability, claims, demands, causes of action, damages, or expenses as a result of, but not limited to: 1) any release of information to NJHMFA or its designee pursuant to this Utility Release; or 2) the unauthorized use of this information by NJHMFA or its designee. Tenant understands that he/she may cancel this authorization at any time by submitting a written request to both the Utility and NJHMFA.

Sincerely,

Authorized Representative (Tenant signature) _____

Please print clearly.

Representative name: _____

Development Name: _____

Building Address: _____

Unit Number: _____ Number of Bedrooms in Unit: _____

Please list utility provider(s) and account number(s):

ELECTRIC UTILITY: _____ ACCOUNT #: _____

GAS UTILITY: _____ ACCOUNT #: _____



New Jersey Housing and Mortgage Finance Agency

Solar Hot Water or Water Retainage and Reuse System

Requirements and Documentation

IMPORTANT NOTES:

- Changes to the minimum requirements of the solar hot water or water retainage and reuse system green point, due to extenuating circumstances must be submitted in writing to the NJHMFA Green Homes Office. Changes must have written approval prior to implementation.

WHAT TO SUBMIT WITH TAX CREDIT APPLICATION

Attach hard copies of the following with application.

Exhibit A: Completed and Signed Developer Affidavit, Attachment D.

Exhibit B: Written and Signed quote from Solar Installer indicating Exhibits C through G

Exhibit C: Location of system – via site plan and indicated in quote (roof or stand)

Exhibit D: Size of system – indicated in quote

Exhibit E: Type of system – indicated in quote

Exhibit F: Cost of system – indicating whether taking the federal tax incentive, and/or any other incentives.

Exhibit G: Expected energy output of system – indicated in quote

FINAL SUBMISSION & PROJECT TIMELINE:

- a. Prior to start of construction submit the following:
 - i) Completed and Signed Solar Installer Affidavit, Attachment E.
 - ii) Expected energy output of system compared to expected energy usage of common areas
- b. If receiving NJHMFA construction, Home Express financing, or NJHMFA Permanent financing:
 - i) Submit the items under a/i – iii.
 - ii) Cost breakout: total installed cost, incentives (if any), amount of energy cost saved per year, and amount to be paid by developer
- c. For 8609 package and sent to Kwesi Daniels:
 - i) Copy of final inspection by utility company, municipal authority, and /or BPU representative
 - ii) Confirmation letter from NJ Green Homes Office - that it meets the LIHTC requirements

FOR MORE INFORMATION & TO APPLY:

Please send all required documents within 'FINAL SUBMISSION & PROJECT TIMELINE' to:

Kwesi Daniels
NJ Green Homes Office
NJ Housing and Mortgage Finance Agency
kdaniels@njhmfa.state.nj.us
Phone: 609.278.7370
Fax: 609.278.1754

For U.S. Post Office:
P.O. Box 18550
Trenton, NJ 08650-2085

For Fed Ex, UPS, Visitors, etc:
637 S. Clinton Ave.
Trenton, NJ 08611

Attachment D. DEVELOPER'S AFFIDAVIT:

**New Jersey Housing and Mortgage Finance Agency
Low-Income Housing Tax Credit Green Point
Solar Hot Water or Water Retainage and Reuse System**

By signing this document, I certify the following ("we" refers to the applicant organization):

1. We have received and reviewed the 'LIHTC Green Point Requirements 2013' document, which includes a list of requirements, an application timeline, forms and related informational material.
2. We understand that if our project's application for Low-Income Housing Tax Credits is accepted and awarded, we will be required to install a solar hot water system that covers 100 percent of the hot water demands for common area needs. If we are installing a water retainage and reuse system the system must be designed and installed to meet 100 percent of the non-potable common area demands (that is, all toilet flushing and landscaping needs).
3. We will submit requested documentation as outlined within the 'LIHTC Green Point Requirements 2013' document.
4. We will purchase, own and maintain the solar hot water system or water retainage and reuse system or as outlined in the agreement with our installer for a period of at least 20 years.
5. We understand that New Jersey ENERGYEfficient Homes certification is a prerequisite to participation in the LIHTC Green Point program. I will comply with New Jersey ENERGYEfficient Homes requirements as indicated in the LIHTC QAP section (c)8 and the 2013 ENERGY STAR Equivalency letter of intent.
6. I am an authorized representative of the development organization, project, and ownership entity.

Signature: _____ Date: _____

Name of signer: _____

Title: _____ Phone: _____

Organization: _____

Project Name: _____

Project Address: _____

Type of Building: _____

Type of Roof: _____ No. Units: _____

Attachment E. INSTALLER'S AFFIDAVIT:

**New Jersey Housing and Mortgage Finance Agency
Low-Income Housing Tax Credit Green Point
Solar Hot Water or Water Retainage and Reuse System**

[Name of Installation Company]

[Address 1]

[Address 2]

[Phone]

[Fax]

AFFIDAVIT FROM INSTALLER

Project Name: _____

Location: _____

I HEREBY CERTIFY that within the proposed scope of work for [project name]'s solar hot water or water retainage and reuse system that, to the best of my ability, it will meet the following:

A solar hot water system that covers at 100 percent of the hot water demands for common area needs. If we are installing a water retainage and reuse system the system must be designed and installed to meet 100 percent of the non-potable common area demands (that is, all toilet flushing and landscaping needs).

Signed this _____ day of _____, 2013.

By: [Name, Title]

[Name of Installation Company]



New Jersey Housing and Mortgage Finance Agency
Green Future
Requirements and Documentation

IMPORTANT NOTES:

- Final Green Worksheet must be approved by NJHMFA prior to signing loan or grant agreements! Final worksheet will be attached to loan and grant agreements and will be considered a contractual obligation.
- NJHMFA must receive and approve the NJ Energy Star Homes 2013 site submittal form for the project, including equipment-sizing calculations, prior to construction.
- Changes and Substitutions to the Requirements in the Green Worksheet due to extenuating circumstances must be submitted in writing to the Green Homes Office. Changes must have approval prior to implementation.
- NJHMFA does not provide additional, set-aside funding for Green Items covered by this program.

SUBMIT ALL REQUIRED DOCUMENTATION AFTER A TAX CREDIT ALLOCATION TO:

Please send all required documents within 'FINAL SUBMISSION & PROJECT TIMELINE' to:

Pam DeLosSantos, AIA
NJ Housing and Mortgage Finance Agency
Technical Services – Green Technical Advisor
PDeLossantos@njhmfa.state.nj.us
Phone: 609.278.7627
Fax: 609.278.0207

For U.S. Post Office:
P.O. Box 18550
Trenton, NJ 08650-2085

For Fed Ex, UPS, Visitors, etc:
637 S. Clinton Ave.
Trenton, NJ 08611

Attachment A. LETTER OF INTENT – GREEN FUTURE PROGRAM:

Please Fax a signed copy of this page to NJHFMA Green Homes Office and include in Tax Credit Application.

By signing this document, I certify the following (“we” refers to the applicant organization):

1. We have received and reviewed the Program’s materials, consisting of the ‘LIHTC Green Point Requirements 2013’ and ‘Green Future Guidelines 2011’ word documents, which includes a list of requirements, an application timeline, Green Worksheet Template, Project Application and related informational material.
2. We understand that a meeting with the NJHMFA Green Homes Office and Green Technical Advisor is required within three (3) months of the Tax Credit Award Date.
3. We understand that NJ *ENERGYEFFICIENT* Homes certification is a prerequisite to participate in the LIHTC Green Point program and a required item in the Green Future Program. I will comply with ENERGY STAR requirements as indicated in the LIHTC QAP section (c)8 and ENERGY STAR letter of intent.
4. We understand the Program material, and more specifically I have read and understand the process and procedures set forth in the ‘LIHTC Green Point Requirements 2013’ and ‘Green Future Guidelines 2011’ word documents.
5. We understand that if our project’s application for Low-Income Housing Tax Credits is accepted, we will be required to commit to those items in the Green Worksheet that are to be integrated into the project, as well as to State mandated reporting requirements, all of which will be reflected in terms of the Grant, Loan or/and Mortgage Agreements.
6. If requested we will allow NJHMFA staff access to the project site pre, during and post construction for the purpose of but not limited to: project monitoring, performance testing, interviews, surveys and photographs.
7. We agree that project signage will include language stating the project is an “NJHMFA – Green Future Project - Integrating Green High Performance Features”.
8. I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of signer: _____

Title: _____

Project Name: _____

Organization: _____



New Jersey Housing and Mortgage Finance Agency

2013 ENERGY STAR V.3 LETTER OF INTENT:

Requirements and Documentation

By signing this document, I certify the following (“we” refers to the applicant organization):

1. We agree to complete the ENERGY STAR certification process (or equivalent), and will comply with the submission requirements listed in the NJHMFA Guide to 2013 ENERGY STAR Equivalency Requirements document.
2. If requested we will allow the NJHMFA Green Homes Office, or designee, access to the project site pre, during and post construction for the purpose of but not limited to confirming ENERGY STAR compliance.
3. I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of signer: _____

Title: _____

Project Name: _____

Organization: _____

WHAT TO SUBMIT WITH TAX CREDIT APPLICATION

Attach hard copies of the following with application.

- ☐ Completed and Signed Letter of Intent
- ☐ Copy of NJ Energy Star Homes Partnership Agreement
- ☐ Signed Home Energy Rating System (HERS) contract

FINAL SUBMISSION:

For 8609 package and sent to Kwesi Daniels:

- ☐ Copy of Pre-Drywall ENERGY STAR Inspection (including EPA Thermal Bypass Checklist)
- ☐ Energy Star Homes Certificate issued by the EPA or NJCEP for each dwelling unit/building in the project
- ☐ Market manager site submittal acceptance notification

New Jersey Housing and Mortgage Finance Agency
Solar Photovoltaic
Requirements and Documentation

IMPORTANT NOTES:

- Changes to the minimum requirements of the solar photovoltaic green point, due to extenuating circumstances must be submitted in writing to the NJHMFA Green Homes Office. Changes must have written approval prior to implementation.

WHAT TO SUBMIT WITH TAX CREDIT APPLICATION

Attach hard copies of the following with application.

Exhibit A: Completed and Signed Developer Affidavit, Attachment D.

Exhibit B: Written and Signed quote from Solar Installer indicating Exhibits C through G

Exhibit C: Location of system – via site plan and indicated in quote (roof or stand)

Exhibit D: Size of system – indicated in quote

Exhibit E: Type of system – indicated in quote

Exhibit F: Cost of system – indicating whether taking the federal tax incentive, and/or any other incentives.

Exhibit G: Expected energy output of system – indicated in quote

FINAL SUBMISSION & PROJECT TIMELINE:

- a. Prior to start of construction submit the following:
 - i) Completed and Signed Solar Installer Affidavit, Attachment E.
 - ii) Expected energy output of system compared to expected energy usage of common areas
- b. If receiving NJHMFA construction, Home Express financing, or NJHMFA Permanent financing:
 - i) Submit the items under a/i – iii.
 - ii) Cost breakout: total installed cost, incentives (if any), amount of energy cost saved per year, and amount to be paid by developer
- c. For 8609 package and sent to Kwesi Daniels:
 - i) Copy of final inspection by utility company, municipal authority, and /or BPU representative (BPU needed if selling Solar Renewable Energy Certificates).
 - ii) Copy of NJ Clean Energy SREC Certification letter confirming your projects SREC number.
 - iii) Confirmation letter from NJ Green Homes Office - that it meets the LIHTC requirements

FOR MORE INFORMATION & TO APPLY:

Please send all required documents within 'FINAL SUBMISSION & PROJECT TIMELINE' to:

Kwesi Daniels
NJ Green Homes Office
NJ Housing and Mortgage Finance Agency
kdaniels@njhmfa.state.nj.us
Phone: 609.278.7370
Fax: 609.278.1754

For U.S. Post Office:
P.O. Box 18550
Trenton, NJ 08650-2085

For Fed Ex, UPS, Visitors, etc:
637 S. Clinton Ave.
Trenton, NJ 08611

Attachment D. DEVELOPER'S AFFIDAVIT:

**New Jersey Housing and Mortgage Finance Agency
Low-Income Housing Tax Credit Green Point
SOLAR PHOTOVOLTAIC**

By signing this document, I certify the following ("we" refers to the applicant organization):

1. We have received and reviewed the 'LIHTC Green Point Requirements 2013' document, which includes a list of requirements, an application timeline, forms and related informational material.
2. We understand that if our project's application for Low-Income Housing Tax Credits is accepted and awarded, we will be required to install a Solar Photovoltaic system that covers at least 75% of the common area load and is at least 20kW in size.
3. We will submit requested documentation as outlined within the 'LIHTC Green Point Requirements 2013' document.
4. We will purchase, own and maintain the solar electric power system as outlined in the agreement with our solar installer for a period of at least 20 years.
5. We understand that New Jersey ENERGYEfficient Homes certification is a prerequisite to participation in the LIHTC Green Point program. I will comply with New Jersey ENERGYEfficient Homes requirements as indicated in the LIHTC QAP section (c)8 and the New Jersey ENERGYEfficient Homes letter of intent.
6. I am an authorized representative of the development organization, project, and ownership entity.

Signature: _____ Date: _____

Name of signer: _____

Title: _____ Phone: _____

Organization: _____

Project Name: _____

Project Address: _____

Type of Building: _____

Type of Roof: _____ No. Units: _____

Attachment E. SOLAR INSTALLER'S AFFIDAVIT:

**New Jersey Housing and Mortgage Finance Agency
Low-Income Housing Tax Credit Green Point
SOLAR PHOTOVOLTAIC**

[Name of Solar Photovoltaic Company]

[Address 1]

[Address 2]

[Phone]

[Fax]

AFFIDAVIT FROM SOLAR INSTALLER

Project Name: _____

Location: _____

I HEREBY CERTIFY that within the proposed scope of work for [Project Name]'s solar photovoltaic system that, to the best of my ability, it will meet the following:

A photovoltaic system that conforms with the requirements of the 2013 New Jersey Qualified Allocation Plan, N.J.A.C. 5:80-33.15(a)14(ii). The photovoltaic system is sized to cover at least 75% of the project's common area electrical expense and will be at least a 20 kilowatt system.

Signed this _____ day of _____, 2013.

By: [Name, Title]

[Name of Solar Photovoltaic Company]



New Jersey Housing and Mortgage Finance Agency
LEED Certification
Requirements and Documentation

IMPORTANT NOTES:

- Once you have selected LEED Certification for your LIHTC Green Point, you cannot change to another Green Point.
- LEED experience will give the team the best opportunity to actually get certified.
- LEED was provided as a Green Point option for those developers who would like more flexibility in order to comprehensively design the project and for projects that have other funding or incentives based on LEED Certification. We advise to looking into certification costs prior to committing to this point.
- You can choose between LEED Homes, LEED Existing Buildings or LEED New Construction, as applicable.

WHAT TO SUBMIT WITH TAX CREDIT APPLICATION

Attach hard copies of the following with application.

Exhibit A: Completed and Signed LEED Letter of Intent, Attachment F.

Exhibit B: Copy of developer contract with a LEED Accredited Professional.

Exhibit C: The LEED Professional's Accreditation Certificate

Exhibit D: The LEED Professional's experience

FINAL SUBMISSION & PROJECT TIMELINE:

- a. Prior to start of construction, or closing on construction financing, submit the following to Kwesi Daniels:
 - i) Copy of your LEED Scorecard.
 - ii) Copy of your On-line Design Review print-out.
 - iii) Contact information of your USGBC LEED contact, who will review the project and approve.
- b. During construction, upon request from NJ Green Homes Office or designated representative:
 - i) Copy of LEED Binder with supporting documentation
- c. For 8609 package and sent to Kwesi Daniels:
 - i) Copy of LEED Certificate
 - ii) Copy of Final Scorecard

FOR MORE INFORMATION & TO APPLY:

Please send all required documents within 'FINAL SUBMISSION & PROJECT TIMELINE' to:

Kwesi Daniels
NJ Green Homes Office
NJ Housing and Mortgage Finance Agency
kdaniels@njhmfa.state.nj.us
Phone: 609.278.7370
Fax: 609.278.1754

For U.S. Post Office:
P.O. Box 18550
Trenton, NJ 08650-2085

For Fed Ex, UPS, Visitors, etc:
637 S. Clinton Ave.
Trenton, NJ 08611

Attachment F. LEED LETTER OF INTENT:

**United States Green Building Council
Leadership in Energy & Environmental Design (LEED) Certification for
Low-Income Housing Tax Credit Green Point**

By signing this document, I certify the following (“we” refers to the applicant organization):

1. We have received and reviewed the “LIHTC Green Point 2013” document, which includes a list of requirements, an application timeline, forms and related informational material.
2. We understand that if our project’s application for Low-Income Housing Tax Credits is accepted and awarded, we will be required to receive a USGBC Leadership in Energy & Environmental Design Certificate prior to release of the IRS Form 8609.
3. We will submit requested documentation as outlined within the ‘LIHTC Green Point 2013’ document.
4. We understand that New Jersey ENERGYEfficient Homes certification is a prerequisite to participation in the LIHTC Green Point program. I will comply with ENERGY STAR requirements as indicated in the LIHTC QAP section (c)8 and ENERGY STAR letter of intent.
5. I am an authorized representative of the development organization, project, and ownership entity.

Signature: _____ Date: _____

Name of signer: _____

Title: _____ Phone: _____

Organization: _____

Project Name: _____

Project Address: _____

Type of Building: _____

No. Units: _____



New Jersey Housing and Mortgage Finance Agency

National Green Building Standard Certification

Requirements and Documentation

IMPORTANT NOTES:

- Once you have selected NGBS Certification for your LIHTC Green Point, you cannot change to another Green Point.
- NGBS experience will give the team the best opportunity to actually get certified.
- NGBS was provided as a Green Point option for those developers who would like more flexibility in order to comprehensively design the project and for projects that have other funding or incentives based on NGBS Certification. We advise to looking into certification costs prior to committing to this point.

WHAT TO SUBMIT WITH TAX CREDIT APPLICATION

Attach hard copies of the following with application.

Exhibit A: Completed and Signed NGBS Letter of Intent, Attachment F.

Exhibit B: Copy of developer contract with a NGBS Accredited Professional.

Exhibit C: The NGBS Professional's Accreditation Certificate

Exhibit D: The NGBS Professional's experience

FINAL SUBMISSION & PROJECT TIMELINE:

- d. Prior to start of construction, or closing on construction financing, submit the following to Kwesi Daniels:
 - i) Copy of your **NGBS Verification Report Spreadsheet**
 - ii) Contact information of your NAHB NGBS contact, who will verify the project and approve.
- e. During construction, upon request from NJ Green Homes Office or designated representative:
 - i) Support documentation confirming compliance with NGBS program
- f. For 8609 package and sent to Kwesi Daniels:
 - i) Copy of **NGBS Certificate**
 - ii) Copy of Final **Verification Report Spreadsheet**

FOR MORE INFORMATION & TO APPLY:

Please send all required documents within 'FINAL SUBMISSION & PROJECT TIMELINE' to:

Kwesi Daniels
NJ Green Homes Office
NJ Housing and Mortgage Finance Agency
kdaniels@njhmfa.state.nj.us
Phone: 609.278.7370
Fax: 609.278.1754

For U.S. Post Office:
P.O. Box 18550
Trenton, NJ 08650-2085

For Fed Ex, UPS, Visitors, etc:
637 S. Clinton Ave.
Trenton, NJ 08611

Attachment F. NGBS LETTER OF INTENT:

**National Association of Housing Builders (NAHB)
National Green Building Standard (NGBS) Certification for
Low-Income Housing Tax Credit Green Point**

By signing this document, I certify the following (“we” refers to the applicant organization):

1. We have received and reviewed the “LIHTC Green Point 2013” document, which includes a list of requirements, an application timeline, forms and related informational material.
2. We understand that if our project’s application for Low-Income Housing Tax Credits is accepted and awarded, we will be required to receive a NGBS Certificate prior to release of the IRS Form 8609.
3. We will submit requested documentation as outlined within the ‘LIHTC Green Point 2013’ document.
4. We understand that New Jersey ENERGYEfficient Homes certification is a prerequisite to participation in the LIHTC Green Point program. I will comply with ENERGY STAR requirements as indicated in the LIHTC QAP section (c)8 and New Jersey *ENERGY*Efficient Homes letter of intent.
5. I am an authorized representative of the development organization, project, and ownership entity.

Signature: _____ Date: _____

Name of signer: _____

Title: _____ Phone: _____

Organization: _____

Project Name: _____

Project Address: _____

Type of Building: _____

No. Units: _____



New Jersey Housing and Mortgage Finance Agency
Tier 3 Energy Star Climate Choice
Requirements and Documentation

By signing this document, I certify the following (“we” refers to the applicant organization):

We agree to complete the Tier 3 Energy Star Climate Choice certification process.

- 1. If requested we will allow the NJHMFA Green Homes Office, or designee, access to the project site pre, during and post construction for the purpose of but not limited to confirming Tier 3 Energy Star Climate Choice compliance.**
- 2. I am an authorized representative of the organization.**

Signature: _____ **Date:** _____

Name of signer: _____

Title: _____

Project Name: _____

Organization: _____

WHAT TO SUBMIT WITH TAX CREDIT APPLICATION

Attach hard copies of the following with application.

- ☐ Completed and Signed Letter of Intent
- ☐ Signed Home Energy Rating System (HERS) contract

FINAL SUBMISSION:

For 8609 package and sent to Kwesi Daniels:

- ☐ Energy Star Homes Certificate issued by the EPA or NJCEP for each dwelling unit/building in the project



New Jersey Housing and Mortgage Finance Agency
New Jersey ENERGYEfficient Homes
LETTER OF INTENT:

By signing this document, I certify the following (“we” refers to the applicant organization):

1. We understand that **New Jersey ENERGYEfficient Homes** certification is a prerequisite to participation in the Home Express / Green Future / Low-Income Housing Tax Credit / CHOICE (circle applicable) program(s), we agree to complete the **New Jersey ENERGYEfficient Homes** certification process (or equivalent), and will comply with the submission requirements listed in the NJHMFA **New Jersey ENERGYEfficient Homes** requirements document found under NJ Green Homes Office Programs section of the UNIAP and at <http://www.njgreen.gov/dca/hmfa/gho/dprograms/lowincome/>.
2. We understand that no projects are exempt from this requirement and have reviewed the alternative programs (if needed) for compliance - as indicated in the NJHMFA **New Jersey ENERGYEfficient Homes** requirements document.
3. If requested we will allow the NJHMFA Green Homes Office, or designee, access to the project site pre, during and post construction for the purpose of but not limited to confirming **New Jersey ENERGYEfficient Homes** compliance.
4. I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of signer: _____

Title: _____

Project Name: _____

Organization: _____



**New Jersey Housing and Mortgage Finance Agency
2013 ENERGY STAR EQUIVALENCY LETTER OF INTENT:**

By signing this document, I certify the following (“we” refers to the applicant organization):

1. We understand that ENERGY STAR certification (or equivalent) is a prerequisite to participation in the Low-Income Housing Tax Credit program, we agree to complete the applicable ENERGY STAR equivalency program, and will comply with the submission requirements listed in the NJHMFA ENERGY STAR requirements document.
2. We understand that no projects are exempt from this requirement and have reviewed the alternative programs (if needed) for compliance - as indicated in the NJHMFA ENERGY STAR requirements document.
3. If requested we will allow the NJHMFA Green Homes Office, or designee, access to the project site pre, during and post construction for the purpose of but not limited to confirming ENERGY STAR compliance.
4. NEW CONSTRUCTION PROJECTS MUST SELECT EITHER ‘NJ ENERGYEfficient Homes’ or ‘NJ ENERGY STAR Homes (version 3)’
5. WHEN LIHTC IS AWARDED, CONTACT THE GREEN HOMES OFFICE FOR THE NEXT COMPLIANCE STEPS.
6. I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of signer: _____

Title: _____

Project Name: _____

Organization: _____

CHECK THE NJHMFA ENERGY STAR EQUIVLENCY Requirement Program most likely to participate in:

☐

NJ *ENERGY*Efficient Homes

☐

NJ ENERGY STAR Homes V.3

☐

HOME PERFORMANCE WITH
ENERGY STAR

☐

PAY FOR PERFORMANCE
NEW CONSTRUCTION

☐

PAY FOR PERFORMANCE
EXISTING CONSTRUCTION

☐

HMFA EQUIVALENCY LETTER
(to be co-signed with HMFA staff prior
to construction)



ENERGY STAR EQUIVALENT LETTER OF UNDERSTANDING:

New Jersey Housing and Mortgage Finance Agency
For Compliance with ENERGY STAR EQUIVALENCY requirements

Letter of Intent for _____, _____, NJ

By signing this document, I certify the following (“we” refers to the applicant organization):

We understand that our project is not exempt from ENERGY STAR requirements and that we have attempted and are unable to participate in one of the formal programs presented within the current ‘Guide to NJHMFA ENERGY STAR Requirements’ document. This project shall fulfill the threshold ENERGY STAR requirement for the purposes of the **Green Future / Low-Income Housing Tax Credit (circle applicable) program(s)** by complying with the minimum standards set forth in (1) through (4) below. The minimum rehab project named _____, located at _____, _____, NJ, will comply with the following minimum requirements, which will be confirmed by the NJHMFA Green Homes Office.

1. Structural Work:
 - a. Specified new Tyvek is to be installed per manufacturer’s instructions that include taping at all seams – if siding is replaced.
 - b. If penetrations in exterior or inter-unit walls are exposed during renovation (from either interior or exterior sides), they are to be air-sealed with either foam or caulk sealant (Fiber Glass batts, Thermo-fiber or Rock wool is not acceptable).
 - c. If the moderate rehab requires/includes demolition of the walls/ceilings in contact with the exterior envelope, the following insulation levels will be installed:
 - d. Walls.....R-13
 - e. Roof/ceilings.....R-19 to R-30 (depending on joist/rafter sizes)
 - f. Unfinished basement.....R-10 walls; R-19 floor above
2. General Apartment Renovation:
 - a. All windows (other than Historic facades) will be replaced with energy efficient windows having a low-e coating. Windows to have maximum U-factor of 0.35 and a maximum solar heat gain coefficient (SHGC) of 0.39.
 - b. All appliances (refrigerators, ranges (electric) and range hoods) will be ENERGY STAR rated.
 - c. All light fixtures (interior and exterior building mounted) will be replaced with energy efficient fixtures having the ENERGY STAR label (excludes closets and unfinished basement areas). The closets and unfinished basement fixtures will have a screw-in compact fluorescent.
 - d. As much as possible floors, walls, and ceilings are to be air sealed with caulk or foam at any and all penetrations through sheetrock and/or floor (i.e., mechanical, electrical and or plumbing penetrations) or where one construction material meets another, (i.e., replaced window sills)
 - e. Flooring: if framing to sub-floor/flooring of perimeter of apartment is exposed during installation, seal at this joint with caulk to prevent exterior, inter-unit or unit-to-hallway infiltration.
3. Boilers, Heating & Plumbing Work:
 - a. If the existing hot air furnace is replaced, it will be replaced with 90% AFUE (efficiency) units.
 - b. If air conditioning is to be provided, it will be provided with SEER 13 and 11.0 EER (efficiency) units.
 - c. If the existing hot water heater is replaced, it will be replaced with
gas efficiency: 40 gal = 0.61, 60 gal = 0.57;
electric efficiency: 40 gal = 0.93, 50 gal = 0.92.
 - d. New thermostats will be specified/installed with ENERGY STAR qualified type.
4. All bathroom ventilation fans will be replaced with fan having a maximum 0.5 watts/CFM and 2.0 sones on automatic controls.

ENERGY STAR EQUIVALENT LETTER OF UNDERSTANDING

Page 2

We understand that the requirements for minimum rehab projects include the following submissions to the NJHMFA Green Homes Office: Photographs will be submitted on each of the items above for a number of sites as determined reasonable by the project's designated HMFA Field Representative.

If requested we will allow the NJHMFA Green Homes Office, or designee, access to the project site pre, during and post construction for the purpose of but not limited to confirming compliance with the above requirements.

I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of Signer: _____

Title: _____

Project Name: _____

Organization: _____

Approval of NJ Green Homes Office
FOR AGENCY USE ONLY

Signed: _____ Date: _____

2012 UTILITY ALLOWANCE UPDATE

Attached are the newly released 2012 utility allowances effective 7/1/12. Per IRS regulations the new utility allowances must be implemented no later than 90 days from the date the owner receives them or 12/9/12. If you do not wish to use the DCA utility allowances, listed below are alternative methods of calculating utility allowance estimates.

1. Utility Company Estimates

Under Treas. Reg. §1.42-10(b)(4)(ii)(B), any interested party (tenant, owner, or state agency) may request a written estimated cost of that utility for a unit of similar size and construction *for the geographic area in which the building is located*. This estimate becomes the appropriate utility allowance for all rent-restricted units of similar size and construction in the building. The local utility estimate is not available to buildings/tenants subject to Rural Housing Service or HUD jurisdiction.

2. HUD Utility Schedule Model

Under Treas. Reg. §1.42-10(b)(4)(ii)(D),⁹ a building owner may calculate a utility allowance using the “HUD Utility Schedule Model” that can be found on HUD’s Internet site, the Low-Income Housing Tax Credits page at www.huduser.org/datasets/lihtc.html or successor URL. Utility rates used for the HUD Utility Schedule Model must be no older than the rates in place 60 days prior to the date the utility allowance will change.

3. Energy Consumption Model

Under Treas. Reg. §1.42-10(b)(4)(ii)(E),¹⁰ a building owner may calculate a utility allowance using an energy and water and sewage consumption analysis model (energy consumption model).

Factors to Consider

The energy consumption model must, at a minimum, take into account specific factors including, but not limited to: (1) unit size, (2) building orientation, design and materials, mechanical systems, appliances, and characteristics of the building location.

Estimates Provided by Licensed Engineer or Qualified Professional

The utility allowance must be prepared by a properly licensed engineer or a qualified professional. A qualified professional must be (1) approved by the state/local housing credit agency having jurisdiction over the building, and (2) must not be related to the building owner within the meaning of IRC §§ 267(b) or 707(b).

Allowance for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 4/30/2014)

Locality		Unit Type				Effective	07/01/2012
New Jersey Department of Community Affairs		Low Rise				Expires	06/30/2013
NJ Averages		Monthly Dollar Allowances					
Utility or Service		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	a. Natural Gas	38	50	67	82	99	114
	b. Electric	44	58	77	96	115	132
	c. Bottle Gas	128	167	223	276	332	381
	d. Oil	119	156	208	257	309	355
Cooking	a. Natural Gas	7	9	12	15	18	20
	b. Electric	8	10	14	17	21	23
	c. Bottle Gas	23	30	40	49	61	66
Other Electricity		28	36	49	60	75	81
Air Conditioning		9	12	16	19	23	26
Water Heating	a. Natural Gas	9	11	15	18	23	25
	b. Electric	13	17	23	28	35	38
	c. Bottle Gas	29	37	49	61	76	82
	d. Oil	24	31	42	52	64	69
Water		27	34	42	51	56	64
Sewer		42	42	42	42	42	42
Trash Collection							
Range/Microwave		4	4	5	5	5	5
Refrigerator		3	3	3	5	5	7
Other – specify							

Actual Family Allowances To be used by the family to compute allowance.
Complete below for actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	\$
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	\$

Allowance for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 4/30/2014)

Locality		New Jersey Department of Community Affairs NJ Averages			Unit Type High Rise (High Rise with Elevator)*		Effective 07/01/2012 Expires 06/30/2013
Utility or Service		Monthly Dollar Allowances					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	a. Natural Gas	36	41	49	59	67	84
	b. Electric	37	46	56	69	85	100
	c. Bottle Gas						
	d. Oil						
Cooking	a. Natural Gas	7	9	12	15	18	20
	b. Electric	8	10	14	17	21	23
	c. Bottle Gas						
Other Electricity		28	36	49	60	75	81
Air Conditioning		9	12	16	19	23	26
Water Heating	a. Natural Gas	9	11	15	18	23	25
	b. Electric	13	17	23	28	35	38
	c. Bottle Gas						
	d. Oil						
Water		27	34	42	51	56	64
Sewer		42	42	42	42	42	42
Trash Collection							
Range/Microwave		4	4	5	5	5	5
Refrigerator		3	3	3	5	5	7
Other -- specify							

Actual Family Allowances To be used by the family to compute allowance.

Complete below for actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	\$
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	\$

Allowance for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 4/30/2014)

Locality		New Jersey Department of Community Affairs NJ Averages			Unit Type	Row House / Garden Apartment (Rowhouse/Townhouse)*	Effective	07/01/2012	
								Expires	06/30/2013
Utility or Service		Monthly Dollar Allowances							
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR		
Heating	a. Natural Gas	35	47	64	79	96	112		
	b. Electric	41	55	74	92	111	130		
	c. Bottle Gas	118	157	213	266	322	374		
	d. Oil	110	146	198	247	299	348		
Cooking	a. Natural Gas	7	9	12	15	18	20		
	b. Electric	8	10	14	17	21	23		
	c. Bottle Gas	23	30	40	49	61	66		
Other Electricity		28	36	49	60	75	81		
Air Conditioning		10	13	17	21	25	28		
Water Heating	a. Natural Gas	9	11	15	18	23	25		
	b. Electric	13	17	23	28	35	38		
	c. Bottle Gas	29	37	49	61	76	82		
	d. Oil	24	31	42	52	64	69		
Water		27	34	42	51	56	64		
Sewer		42	42	42	42	42	42		
Trash Collection									
Range/Microwave		4	4	5	5	5	5		
Refrigerator		3	3	3	5	5	7		
Other -- specify									

Actual Family Allowances To be used by the family to compute allowance.
Complete below for actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	\$
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	\$

Allowance for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 4/30/2014)

Locality		New Jersey Department of Community Affairs NJ Averages		Unit Type Single Family Detached		Effective 07/01/2012 Expires 06/30/2013	
Utility or Service		Monthly Dollar Allowances					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	a. Natural Gas	47	63	75	95	108	125
	b. Electric	54	73	88	110	125	145
	c. Bottle Gas	156	211	252	318	360	418
	d. Oil	145	196	235	296	335	389
Cooking	a. Natural Gas	7	9	12	15	18	20
	b. Electric	8	10	14	17	21	23
	c. Bottle Gas	23	30	40	49	61	66
Other Electricity		28	36	49	60	75	81
Air Conditioning		17	22	29	36	43	48
Water Heating	a. Natural Gas	9	11	15	18	23	25
	b. Electric	13	17	23	28	35	38
	c. Bottle Gas	29	37	49	61	76	82
	d. Oil	24	31	42	52	64	69
Water		27	34	42	51	56	64
Sewer		42	42	42	42	42	42
Trash Collection							
Range/Microwave		4	4	5	5	5	5
Refrigerator		3	3	3	5	5	7
Other – specify							

Actual Family Allowances To be used by the family to compute allowance.
Complete below for actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	\$
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	\$

Allowance for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 4/30/2014)

Locality		Unit Type				Effective	
New Jersey Department of Community Affairs NJ Averages		Duplex & Two/Three Family				07/01/2012	
Utility or Service		Monthly Dollar Allowances				Expires 06/30/2013	
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	a. Natural Gas	43	55	73	90	106	120
	b. Electric	49	64	84	105	123	140
	c. Bottle Gas	142	184	243	302	354	403
	d. Oil	133	171	226	281	330	375
Cooking	a. Natural Gas	7	9	12	15	18	20
	b. Electric	8	10	14	17	21	23
	c. Bottle Gas	23	30	40	49	61	66
Other Electricity		28	36	49	60	75	81
Air Conditioning		10	13	17	21	25	28
Water Heating	a. Natural Gas	9	11	15	18	23	25
	b. Electric	13	17	23	28	35	38
	c. Bottle Gas	29	37	49	61	76	82
	d. Oil	24	31	42	52	64	69
Water		27	34	42	51	56	64
Sewer		42	42	42	42	42	42
Trash Collection							
Range/Microwave		4	4	5	5	5	5
Refrigerator		3	3	3	5	5	7
Other -- specify							

Actual Family Allowances To be used by the family to compute allowance.
Complete below for actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	\$
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	\$

Allowance for Tenant-Furnished Utilities and Other Services

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0169
(exp. 4/30/2014)

Locality		New Jersey Department of Community Affairs NJ Averages			Unit Type Semi-Detached		Effective 07/01/2012 Expires 06/30/2013
Utility or Service		Monthly Dollar Allowances					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	a. Natural Gas	41	52	70	87	103	116
	b. Electric	47	60	81	100	120	134
	c. Bottle Gas	136	174	234	290	345	387
	d. Oil	127	162	218	269	321	360
Cooking	a. Natural Gas	7	9	12	15	18	20
	b. Electric	8	10	14	17	21	23
	c. Bottle Gas	23	30	40	49	61	66
Other Electricity		28	36	49	60	75	81
Air Conditioning		10	13	17	21	25	28
Water Heating	a. Natural Gas	9	11	15	18	23	25
	b. Electric	13	17	23	28	35	38
	c. Bottle Gas	29	37	49	61	76	82
	d. Oil	24	31	42	52	64	69
Water		27	34	42	51	56	64
Sewer		42	42	42	42	42	42
Trash Collection							
Range/Microwave		4	4	5	5	5	5
Refrigerator		3	3	3	5	5	7
Other -- specify							

Actual Family Allowances To be used by the family to compute allowance.
Complete below for actual unit rented.

Name of Family

Address of Unit

Number of Bedrooms

Utility or Service	per month cost
Heating	\$
Cooking	
Other Electric	
Air Conditioning	
Water Heating	
Water	
Sewer	
Trash Collection	
Range/Microwave	
Refrigerator	
Other	
Total	\$

2013 NEW JERSEY INCOME LIMITS
FOR PROJECTS PLACED IN SERVICE AFTER 12/31/08

COUNTIES	INCOME LIMIT %	1 PERSON	1.5 PERSON	2 PERSON	3 PERSON	4 PERSON	4.5 PERSON	5 PERSON	6 PERSON	7 PERSON	7.5 PERSON	8 PERSON
ATLANTIC	50%	\$24,000	\$25,700	\$27,400	\$30,850	\$34,250	\$35,625	\$37,000	\$39,750	\$42,500	\$43,875	\$45,250
	60%	\$28,800	\$30,840	\$32,880	\$37,020	\$41,100	\$42,750	\$44,400	\$47,700	\$51,000	\$52,650	\$54,300
	100%	\$48,000	\$51,400	\$54,800	\$61,700	\$68,500	\$71,250	\$74,000	\$79,500	\$85,000	\$87,750	\$90,500
BERGEN PASSAIC	50%	\$31,850	\$34,125	\$36,400	\$40,950	\$45,450	\$47,275	\$49,100	\$52,750	\$56,400	\$58,200	\$60,000
	60%	\$38,220	\$40,950	\$43,680	\$49,140	\$54,540	\$56,730	\$58,920	\$63,300	\$67,680	\$69,840	\$72,000
	100%	\$63,700	\$68,250	\$72,800	\$81,900	\$90,900	\$94,550	\$98,200	\$105,500	\$112,800	\$116,400	\$120,000
HUDSON	50%	\$27,000	\$28,925	\$30,850	\$34,700	\$38,550	\$40,100	\$41,650	\$44,750	\$47,850	\$49,375	\$50,900
	60%	\$32,400	\$34,710	\$37,020	\$41,640	\$46,260	\$48,120	\$49,980	\$53,700	\$57,420	\$59,250	\$61,080
	100%	\$54,000	\$57,850	\$61,700	\$69,400	\$77,100	\$80,200	\$83,300	\$89,500	\$95,700	\$98,750	\$101,800
MIDDLESEX SOMERSET HUNTERDON	50%	\$36,400	\$39,000	\$41,600	\$46,800	\$51,950	\$54,050	\$56,150	\$60,300	\$64,450	\$66,525	\$68,600
	60%	\$43,680	\$46,800	\$49,920	\$56,160	\$62,340	\$64,860	\$67,380	\$72,360	\$77,340	\$79,830	\$82,320
	100%	\$72,800	\$78,000	\$83,200	\$93,600	\$103,900	\$108,100	\$112,300	\$120,600	\$128,900	\$133,050	\$137,200
MONMOUTH OCEAN	50%	\$32,150	\$34,450	\$36,750	\$41,350	\$45,900	\$47,750	\$49,600	\$53,250	\$56,950	\$58,775	\$60,600
	60%	\$38,580	\$41,340	\$44,100	\$49,620	\$55,080	\$57,300	\$59,520	\$63,900	\$68,340	\$70,530	\$72,720
	100%	\$64,300	\$68,900	\$73,500	\$82,700	\$91,800	\$95,500	\$99,200	\$106,500	\$113,900	\$117,550	\$121,200
ESSEX MORRIS SUSSEX UNION	50%	\$31,200	\$33,425	\$35,650	\$40,100	\$44,550	\$46,350	\$48,150	\$51,700	\$55,250	\$57,050	\$58,850
	60%	\$37,440	\$40,110	\$42,780	\$48,120	\$53,460	\$55,620	\$57,780	\$62,040	\$66,300	\$68,460	\$70,620
	100%	\$62,400	\$66,850	\$71,300	\$80,200	\$89,100	\$92,700	\$96,300	\$103,400	\$110,500	\$114,100	\$117,700
BURLINGTON CAMDEN GLOUCESTER SALEM	50%	\$27,750	\$29,725	\$31,700	\$35,650	\$39,600	\$41,200	\$42,800	\$45,950	\$49,150	\$50,725	\$52,300
	60%	\$33,300	\$35,670	\$38,040	\$42,780	\$47,520	\$49,440	\$51,360	\$55,140	\$58,980	\$60,870	\$62,760
	100%	\$55,500	\$59,450	\$63,400	\$71,300	\$79,200	\$82,400	\$85,600	\$91,900	\$98,300	\$101,450	\$104,600
CAPE MAY	50%	\$26,150	\$28,000	\$29,850	\$33,600	\$37,300	\$38,800	\$40,300	\$43,300	\$46,300	\$47,775	\$49,250
	60%	\$31,380	\$33,600	\$35,820	\$40,320	\$44,760	\$46,560	\$48,360	\$51,960	\$55,560	\$57,330	\$59,100
	100%	\$52,300	\$56,000	\$59,700	\$67,200	\$74,600	\$77,600	\$80,600	\$86,600	\$92,600	\$95,550	\$98,500
WARREN	50%	\$32,450	\$34,750	\$37,050	\$41,700	\$46,300	\$48,175	\$50,050	\$53,750	\$57,450	\$59,300	\$61,150
	60%	\$38,940	\$41,700	\$44,460	\$50,040	\$55,560	\$57,810	\$60,060	\$64,500	\$68,940	\$71,160	\$73,380
	100%	\$64,900	\$69,500	\$74,100	\$83,400	\$92,600	\$96,350	\$100,100	\$107,500	\$114,900	\$118,600	\$122,300
MERCER	50%	\$31,850	\$34,125	\$36,400	\$40,950	\$45,500	\$47,325	\$49,150	\$52,800	\$56,450	\$58,275	\$60,100
	60%	\$38,220	\$40,950	\$43,680	\$49,140	\$54,600	\$56,790	\$58,980	\$63,360	\$67,740	\$69,930	\$72,120
	100%	\$63,700	\$68,250	\$72,800	\$81,900	\$91,000	\$94,650	\$98,300	\$105,600	\$112,900	\$116,550	\$120,200
CUMBERLAND	50%	\$23,250	\$24,925	\$26,600	\$29,900	\$33,200	\$34,550	\$35,900	\$38,550	\$41,200	\$42,525	\$43,850
	60%	\$27,900	\$29,910	\$31,920	\$35,880	\$39,840	\$41,460	\$43,080	\$46,260	\$49,440	\$51,030	\$52,620
	100%	\$46,500	\$49,850	\$53,200	\$59,800	\$66,400	\$69,100	\$71,800	\$77,100	\$82,400	\$85,050	\$87,700

Source: U.S. Department of Housing and Urban Development

Effective: 12/11/2012

The information contained in this chart was compiled from information derived from the United States Department of Housing and Urban Development and is intended solely as a copy preparation of their application for low income housing tax credits. NJHMFA is not responsible for any errors contained in this chart, typographical or otherwise. Applicants are independent renters which do not exceed the rent restrictions prescribed under federal law for low income housing tax credits, notwithstanding the information contained in this chart.

**2013 NEW JERSEY Multifamily Tax Subsidy Program (MTSP) INCOME LIMITS
FOR PROJECTS PLACED IN SERVICE ON OR BEFORE 12/31/08**

The counties listed below are subject to Section 3009(a)(E)(ii) of the Housing and Economic Recovery Act of 2008 (Public Law 110-289), which defines projects in service in either 2007 or 2008 as "HUD Hold Harmless Impacted project(s)". These project(s) are given special income limits as defined in part (a)(E)(ii)(II) of Section 3009.

Projects in all other counties should continue to use HUD's Section 8 income limits as before.

COUNTIES	INCOME LIMIT %	1 PERSON	1.5 PERSON	2 PERSON	3 PERSON	4 PERSON	4.5 PERSON	5 PERSON	6 PERSON	7 PERSON	7.5 PERSON	8 PERSON
ATLANTIC	50%	\$25,250	\$27,050	\$28,850	\$32,450	\$36,050	\$37,500	\$38,950	\$41,850	\$44,750	\$46,175	\$47,600
	60%	\$30,300	\$32,460	\$34,620	\$38,940	\$43,260	\$45,000	\$46,740	\$50,220	\$53,700	\$55,410	\$57,120
	100%	\$50,500	\$54,100	\$57,700	\$64,900	\$72,100	\$75,000	\$77,900	\$83,700	\$89,500	\$92,350	\$95,200
BERGEN PASSAIC	50%	\$33,400	\$35,775	\$38,150	\$42,900	\$47,650	\$49,575	\$51,500	\$55,300	\$59,100	\$61,000	\$62,900
	60%	\$40,080	\$42,930	\$45,780	\$51,480	\$57,180	\$59,490	\$61,800	\$66,360	\$70,920	\$73,200	\$75,480
	100%	\$66,800	\$71,550	\$76,300	\$85,800	\$95,300	\$99,150	\$103,000	\$110,600	\$118,200	\$122,000	\$125,800
HUDSON	50%											
	60%	Not Applicable										
	100%											
MIDDLESEX SOMERSET HUNTERDON	50%	\$36,750	\$39,375	\$42,000	\$47,250	\$52,500	\$54,600	\$56,700	\$60,900	\$65,100	\$67,200	\$69,300
	60%	\$44,100	\$47,250	\$50,400	\$56,700	\$63,000	\$65,520	\$68,040	\$73,080	\$78,120	\$80,640	\$83,160
	100%	\$73,500	\$78,750	\$84,000	\$94,500	\$105,000	\$109,200	\$113,400	\$121,800	\$130,200	\$134,400	\$138,600
MONMOUTH OCEAN	50%											
	60%	Not Applicable										
	100%											
ESSEX MORRIS SUSSEX UNION	50%	\$32,000	\$34,275	\$36,550	\$41,100	\$45,650	\$47,500	\$49,350	\$53,000	\$56,650	\$58,475	\$60,300
	60%	\$38,400	\$41,130	\$43,860	\$49,320	\$54,780	\$57,000	\$59,220	\$63,600	\$67,980	\$70,170	\$72,360
	100%	\$64,000	\$68,550	\$73,100	\$82,200	\$91,300	\$95,000	\$98,700	\$106,000	\$113,300	\$116,950	\$120,600
BURLINGTON CAMDEN GLOUCESTER SALEM	50%	\$28,550	\$30,575	\$32,600	\$36,700	\$40,750	\$42,400	\$44,050	\$47,300	\$50,550	\$52,175	\$53,800
	60%	\$34,260	\$36,690	\$39,120	\$44,040	\$48,900	\$50,880	\$52,860	\$56,760	\$60,660	\$62,610	\$64,560
	100%	\$57,100	\$61,150	\$65,200	\$73,400	\$81,500	\$84,800	\$88,100	\$94,600	\$101,100	\$104,350	\$107,600
CAPE MAY	50%	\$26,850	\$28,750	\$30,650	\$34,500	\$38,300	\$39,850	\$41,400	\$44,450	\$47,500	\$49,050	\$50,600
	60%	\$32,220	\$34,500	\$36,780	\$41,400	\$45,960	\$47,820	\$49,680	\$53,340	\$57,000	\$58,860	\$60,720
	100%	\$53,700	\$57,500	\$61,300	\$69,000	\$76,600	\$79,700	\$82,800	\$88,900	\$95,000	\$98,100	\$101,200
WARREN	50%											
	60%	Not Applicable										
	100%											
MERCER	50%	\$34,450	\$36,900	\$39,350	\$44,250	\$49,150	\$51,125	\$53,100	\$57,050	\$60,950	\$62,925	\$64,900
	60%	\$41,340	\$44,280	\$47,220	\$53,100	\$58,980	\$61,350	\$63,720	\$68,460	\$73,140	\$75,510	\$77,880
	100%	\$68,900	\$73,800	\$78,700	\$88,500	\$98,300	\$102,250	\$106,200	\$114,100	\$121,900	\$125,850	\$129,800
CUMBERLAND	50%	\$24,050	\$25,750	\$27,450	\$30,900	\$34,300	\$35,675	\$37,050	\$39,800	\$42,550	\$43,925	\$45,300
	60%	\$28,860	\$30,900	\$32,940	\$37,080	\$41,160	\$42,810	\$44,460	\$47,760	\$51,060	\$52,710	\$54,360
	100%	\$48,100	\$51,500	\$54,900	\$61,800	\$68,600	\$71,350	\$74,100	\$79,600	\$85,100	\$87,850	\$90,600

Source: U.S. Department of Housing and Urban Development

Effective: 12/11/2012

The information contained in this chart was compiled from information derived from the United States Department of Housing and Urban Development and is intended solely as a courtesy to assist applicants in preparation of their application for low income housing tax credits. NJHMFA is not responsible for any errors contained in this chart, typographical or otherwise. Applicants are independently responsible for charging rents which do not exceed the rent restrictions prescribed under federal law for low income housing tax credits, notwithstanding the information contained in this chart.

Centers, Endorsed Plans, and Expired Centers

DESIGNATED CENTERS OF THE STATE PLAN

Center	Municipality	County
Atlantic City	Atlantic City	Atlantic
Oceanville	Galloway Township	Atlantic
Smithville	Galloway Township	Atlantic
Wrangleboro Estates	Galloway Township	Atlantic
Ridgefield	Ridgefield Borough	Bergen
Beverly-Delanco-Edgewater Park	Beverly City, Delanco Township, Edgewater Park Township	Burlington
Burlington	Burlington City	Burlington
Chesterfield	Chesterfield Township	Burlington
Crosswicks	Chesterfield Township	Burlington
Florence-Roebling	Florence Township	Burlington
Palmyra-Riverton-East Riverton	Palmyra Borough, Riverton Borough, Cinnaminson Twp	Burlington
Riverside-Cambridge	Delran Township, Riverside Borough	Burlington
Sykesville	Chesterfield Township	Burlington
TDC Receiving Area	Chesterfield Township	Burlington
Vincetown	Southampton Township	Burlington
Willingboro-Edgewater Park	Edgewater Park Township, Willingboro Township	Burlington
Camden	Camden	Camden
Gloucester	Gloucester City	Camden
Avalon	Avalon Borough	Cape May
Cape May Court House	Middle Township	Cape May
Cape May Point	Cape May Point Borough	Cape May
Del Haven	Middle Township	Cape May
Goshen	Middle Township	Cape May
Green Creek	Middle Township	Cape May
Hildreth	Middle Township	Cape May
Marmora-Palmero-Beesleys Point	Upper Township	Cape May
Ocean City	Ocean City	Cape May
Petersburg	Upper Township	Cape May
Rio Grande-Whitesboro-Burleigh	Middle Township	Cape May
Seaville	Upper Township	Cape May
Stone Harbor	Stone Harbor Borough	Cape May
Swainton	Middle Township	Cape May
Tuckahoe	Upper Township	Cape May
West Cape May	West Cape May Borough	Cape May
The Wildwoods	North Wildwood City, Wildwood City, Wildwood Crest Borough, West Wildwood Borough	Cape May
Bridgeton	Bridgeton City	Cumberland
Cedarville	Lawrence Township	Cumberland
Mauricetown-Haleyville	Commercial Township	Cumberland

Millville-Vineland	Millville City, Vineland City	Cumberland
Newark	Newark City	Essex
Woolwich	Woolwich Township	Gloucester
Jersey City	Jersey City	Hudson
Flemington	Flemington Borough	Hunterdon
Hightstown	Hightstown Borough	Mercer
Hopewell	Hopewell Borough	Mercer
Princeton	Princeton Borough, Princeton Township	Mercer
Trenton	Trenton City	Mercer
Washington Town Center	Robbinsville Township	Mercer
Cranbury	Cranbury Township	Middlesex
Historic Old Bridge	East Brunswick Township	Middlesex
Kingston	Franklin Township, South Brunswick Township	Middlesex
Metuchen	Metuchen Borough	Middlesex
Milltown	Milltown Borough	Middlesex
New Brunswick	New Brunswick City	Middlesex
Allentown	Allentown Borough	Monmouth
Asbury Park	Asbury Park City	Monmouth
Atlantic Highlands	Atlantic Highlands Borough	Monmouth
Englishtown	Englishtown Borough	Monmouth
Freehold	Freehold Borough	Monmouth
Long Branch	Long Branch City	Monmouth
Manasquan	Manasquan Borough	Monmouth
Midtown Neptune	Neptune Township	Monmouth
Red Bank	Red Bank Borough	Monmouth
Lincoln Park	Lincoln Park Borough	Morris
Barnegat	Barnegat Township	Ocean
Berkeley Town Center	Berkeley Township	Ocean
Brick	Brick Township	Ocean
Mystic Island	Little Egg Harbor Township	Ocean
New Egypt	Plumsted Township	Ocean
Parkertown	Little Egg Harbor Township	Ocean
Seaside Heights	Seaside Heights Borough	Ocean
Stafford	Stafford Township	Ocean
Tuckerton	Tuckerton Borough	Ocean
Waretown	Ocean Township	Ocean
West Creek	Eagleswood Township	Ocean
Haledon	Haledon Borough	Passaic
Paterson	Paterson City	Passaic
Totowa	Totowa Borough	Passaic
Salem	Salem City	Salem
Woodstown	Woodstown Borough	Somerset
Bound Brook-South Bound Brook	Bound Brook Borough, South Bound Brook Borough	Somerset
Bridgewater-Raritan-Somerville	Bridgewater Township, Raritan Borough, Somerville	Somerset
Manville	Manville Borough	Somerset
North Plainfield	North Plainfield Borough	Somerset
Rocky Hill	Rocky Hill Borough	Somerset

Warren	Warren Township	Somerset
Watchung	Watchung Borough	Somerset
Branchville	Branchville Borough	Sussex
Montague	Montague Township	Sussex
Newton	Newton Township	Sussex
Elizabeth	Elizabeth City	Union

ENDORSED PLANS

MUNICIPALITY	COUNTY	DATE	NOTES
Hudson County Urban Complex	Hudson	1/27/1999	Bayonne City, East Newark Borough, Guttenberg Town, Harrison Town, Hoboken City, Jersey City, Kearny Town, North Bergen Twp., Secaucus Town, Union City, Weehawken Twp., West New York Town
Route 130/Delaware River Corridor Strategic Plan	Burlington	4/28/1999	Beverly City, Burlington City, Burlington Twp., Cinnaminson Twp., Delanco Twp., Delran Twp., Edgewater Park Twp., Florence Twp., Palmyra Borough, Riverside Twp., Riverton Twp., Willingboro Twp.
Asbury Park City	Monmouth	5/18/2005	Asbury Park Urban Center
Ocean Twp	Ocean	12/7/2005	Waretown Town Center
Plainsboro Twp	Middlesex	1/18/2006	
Upper Twp	Cape May	2/21/2007	Marmora-Palermo-Beesleys Point Town Center, Petersburg Village Center, Seaville Town Center, Tuckahoe Village Center
Sussex County Strategic Growth Plan	Sussex	2/21/2007	
Stafford Twp	Ocean	5/16/2007	Stafford Regional Center
Brick Twp	Ocean	6/20/2007	Brick Town Center
West Cape May Boro	Cape May	4/18/2008	West Cape May Town Center
Woolwich Twp	Gloucester	4/18/2008	Woolwich Regional Center
Cape May Point	Cape May	7/15/2009	Cape May Point Village Center
Ocean City	Cape May	11/24/2009	Ocean City Regional Center
Middle Twp	Cape May	9/28/2011	Cape May Court House Regional Center, Del Haven Village Center, Goshen Hamlet, Green Creek Village Center, Hildreth Village Center, Rio Grande-Whitesboro-Burleigh Regional Center, Swanton Village Center
Barnegat Twp	Ocean	12/7/2011	Barnegat Town Center Barnegat Core
Berkeley Twp	Ocean	7/6/2012	

EXPIRED CENTERS

These centers have expired as of the dates listed below:

Delmont (V, Cumberland 01/07/08)
Dorchester-Leesburg (T, Cumberland 01/07/08)
Heislerville (T, Cumberland 01/07/08)
Port Elizabeth-Bricksboro (T, Cumberland 01/07/08)
Dover (H, Morris 01/07/08)
Mendham (V, Morris 01/07/08)
Morristown (T, Morris 01/07/08)
Mount Arlington (T, Morris 01/07/08)
Netcong (T, Morris 01/07/08)
Bloomingdale (H, Passaic 01/07/08)
Wanaque (V, Passaic 01/07/08)
Elmer (V, Salem 01/07/08)
Bedminster (T, Somerset 01/07/08)
Bernardsville (T, Somerset 01/07/08)
Far Hills (V, Somerset 01/07/08)
Pluckemin (T, Somerset 01/07/08)
Andover (V, Sussex 01/07/08)
Hopatcong (R, Sussex 01/07/08)
Hope (V, Warren 01/07/08)
Mount Herman (H, Warren 01/07/08)
Oxford (V, Warren 01/07/08)
Washington (R, Warren 01/07/08)
Laurel Lake (T, Cumberland 06/19/08)
Port Norris (T, Cumberland 06/18/08)
Stanhope (V, Sussex 10/16/08)
Hainseville (V, Sussex 04/23/09)
Layton (V, Sussex 04/23/09)
Sparta (T, Sussex 07/16/09)
Vernon (T, Sussex 07/16/09)
Byram (V, Sussex, 05/19/10)

PARTIALLY EXPIRED CENTERS

These centers have partially expired as of the dates listed below. Percentage is percent of original center remaining after partial expiration.

Oceanville (V, Atlantic 01/07/08, 72%)
Smithville (T, Atlantic 01/07/08, 89%)
Wrangleboro Estates (T, Atlantic 01/07/08, 76%)
Cape May (T, Cape May 01/07/08, 0.2%)
The Wildwoods (R, Cape May 01/07/08, 95%)
Bridgeton (R, Cumberland 01/07/08, 86%)
Cedarville (T, Cumberland 06/18/09, 99%)
Mauricetown Station (H, Cumberland 01/07/08, 23%)
Milleville-Vineland (R, Cumberland 01/07/08, 99%)
Hopewell (V, Mercer 01/07/08, 99%)
Cranbury (V, Middlesex 01/07/08, 79%)
Historic Old Bridge (V, Middlesex 05/19/10, 96%)
Metuchen (T, Middlesex 01/07/08, 98%)
Milltown (T, Middlesex 09/18/08, 99%)
Atlantic Highlands (T, Monmouth 01/07/08, 93%)
Englishtown (V, Monmouth 06/19/08, 68%)
Freehold (T, Monmouth 01/07/08, 99%)
Long Branch (R, Monmouth 01/07/08, 89%)
Manasquan (T, Monmouth 01/07/08, 93%)
Red Bank (R, Monmouth 01/07/08, 71%)
Lincoln Park (T, Morris 01/07/08, 84%)
West Creek (V, Ocean 04/23/09, 89%)
Bound Brook/South Bound Brook (T, Somerset 01/07/08, 86%)
Manville (T, Somerset 01/07/08, 78%)
North Plainfield (T, Somerset 01/07/08, 91%)
Rocky Hill (V, Somerset 01/07/08, 99%)
Watchung (V, Somerset 10/16/08, 70%)
Branchville (V, Sussex 06/16/10, 61%)
Montague (T, Sussex 04/23/09, 0.1%)

PINELANDS CENTERS

Based on a Memorandum of Agreement by and between the New Jersey State Planning Commission and the New Jersey Pinelands Commission, the following places receive the same benefits as designated centers, since they are certified as in conformance with the New Jersey Comprehensive Management Plan for the Pinelands.

Certified Pinelands Towns/Regional Growth Areas and State Plan Centers		
Municipal Location	Pinelands Management Area Designation	Corresponding Center
Buena Borough and Buena Vista Township	Pinelands Town	Town Center
Egg Harbor City and Galloway Township	Pinelands Town	Town Center
Town of Hammonton and Mullica Township	Pinelands Town	Town Center
Lakehurst Borough	Pinelands Town	Town Center
Manchester Township (Whiting)	Pinelands Town	Town Center
Woodbine Borough	Pinelands Town	Town Center
Berlin Borough and Berlin Township	Pinelands Regional Growth Area	Town Center
Medford Lakes Center	Pinelands Regional Growth Area	Borough Town
Stafford Township	Pinelands Regional Growth Area	Regional Center (1)
Various municipalities	Pinelands Regional Growth Area	To be determined (2)

- (1) The Stafford Township Regional Growth Area is associated with a Regional Center designated by the State Planning Commission in that portion of Stafford Township located within the Pinelands National Reserve but outside of the Pinelands Area.
- (2) Other Pinelands Regional Growth Areas must be evaluated to determine the most appropriate center designations.

CERTIFIED PINELANDS VILLAGES and STATE PLAN CENTERS

TYPE KEY: V = Village, H = Hamlet

List ordered alphabetically by county

Certified Pinelands Villages and State Plan Centers		
Center	Municipality	County
Belcoville	Weymouth Township	Atlantic
Collings Lake	Buena Vista Township	Atlantic
Cologne-Germania	Galloway Township	Atlantic

Dorothy	Weymouth Township	Atlantic
Elwood	Mullicia Township	Atlantic
Estell Manor	Estell Manor City	Atlantic
Folsom	Folsom Borough	Atlantic
Milmay	Buena Vista Township	Atlantic
Mizpah	Hamilton Township	Atlantic
Nesco	Mullicia Township	Atlantic
Newtonville	Buena Vista Township	Atlantic
Pomona	Galloway Township	Atlantic
Port Republic	Port Republic City	Atlantic
Richland	Buena Vista Township	Atlantic
Sweetwater	Mullicia Township	Atlantic
Weekstown	Mullicia Township	Atlantic
Chatsworth	Woodland Township	Burlington
Green Bank	Washington Township	Burlington
Indian Mills	Shamong Township	Burlington
Jenkins	Washington Township	Burlington
Lower Bank	Washington Township	Burlington
New Gretna	Bass River Township	Burlington
New Lisbon	Pemberton Township	Burlington
Tabernacle	Tabernacle Township	Burlington
Vincetown	Southampton Township	Burlington
Blue Anchor	Winslow Township	Camden
Elm	Winslow Township	Camden
Tansboro	Winslow Township	Camden
Waterford Works	Waterford Township, Winslow Township	Camden
Winslow	Winslow Township	Camden
Belleplain	Dennis Township	Cape May
Dennisville	Dennis Township	Cape May
Eldora	Dennis Township	Cape May
North Dennis	Dennis Township	Cape May
Peterburg	Upper Township	Cape May
Tuckahoe	Upper Township	Cape May
Cumberland-Hesstown	Maurice River Township	Cumberland
Delmont	Maurice River Township	Cumberland
Dorchester-Leesburg	Maurice River Township	Cumberland
Milmay	Maurice River Township	Cumberland
Port Elizabeth	Maurice River Township	Cumberland
Bamber Lakes	Lacey Township	Ocean
Beckerville	Manchester Township	Ocean
Brookville	Barnegat Township, Ocean Township	Ocean
Cassville	Jackson Township	Ocean
Legler	Jackson Township	Ocean
Van Hiseville	Jackson Township	Ocean
Warren Grove	Little Egg Harbor Township, Stafford Township	Ocean

- (3) Milmay is located in Maurice River Township (Cumberland) and Buena Vista Township (Atlantic)
Source: New Jersey State Plan, <http://www.state.nj.us/state/planning/plan-centers.html>

Main Street New Jersey Communities

Traditional Designations

Atlantic City	Millville	Vineland
Boonton	Montclair	West Orange
Bridgeton	Ocean City	Westfield
Hammonton	Salem	Woodbury
Highland Park	Somerville	
Jersey City	South Orange	

Partner Designations

Burlington	Caldwell
Camden	Lawrenceville
Maple Shade	Mount Holly
New Egypt	Newton
Orange	

Source: <http://www.nj.gov/dca/divisions/dhcr/offices/msnj.html>

***Contact Jef R. Buehler at the Office of Main Street New Jersey & Improvement District Programs at DCA for confirmation (609-633-9769). ***

Urban Transit Hubs

Urban Transit Hubs are located within ½ mile of New Jersey Transit, PATH, PATCO, or light rail stations in [Camden](#) (expanded to one mile), [East Orange](#), [Elizabeth](#), [Hoboken](#), [Jersey City](#), [Newark](#), [New Brunswick](#), [Paterson](#), and [Trenton](#).

These stations include:

Camden: Walter Rand Transportation Center, Cooper Street/Rutgers University, Aquarium, Entertainment Center

East Orange: East Orange Station, Brick Church Station

Elizabeth: North Elizabeth Station, Elizabeth Station

Hoboken: Hoboken NJ Transit Terminal, Hoboken PATH Terminal, 2nd Street Light Rail Station, 9th St/Congress St Light Rail Station

Jersey City: Exchange Place, Pavonia-Newport, Grove Street, Journal Square, Newport Light Rail Stop, Harsimus Cove Light Rail Stop, Harborside Light Rail Stop, Exchange Place Light Rail Stop, Essex St. Light Rail Stop, Marvin Blvd Light Rail Stop, Jersey Ave Light Rail Stop, Liberty State Park, Garfield Ave Light Rail Stop, Martin Luther King Light Rail Stop, West Side Ave Light Rail Stop, Richard St. Light Rail Stop, Danforth Ave Light Rail Stop

Newark: Newark Broad Street Station, Newark Broad Street Light Rail, Riverfront Stadium, Washington Park, Atlantic Street, NJPAC/Center Street, Newark Penn Station, Newark PATH, Newark Penn Lightrail, Military Park, Washington Street, Warren Street, Norfolk Street, Orange Street, Park Avenue, Bloomfield Avenue, Davenport Avenue, Branch Brook park, Newark Liberty International Airport Station, AirTrain Newark

New Brunswick: New Brunswick Station, New Brunswick Amtrak, Jersey Avenue

Paterson: Paterson Station

Trenton: Trenton Transit Center, Trenton Transit Ctr – River Line, Hamilton Avenue Light Rail Station, Cass Street Light Rail Station

Source:

http://www.njeda.com/web/Aspx_pg/Templates/Npic_Text.aspx?Doc_Id=888&menuid=1295&topid=718&levelid=6&midid=1175

High Concentration of LIHTC Units

Projects located within the following Census Tracts must comply with the requirements outlined in N.J.A.C. 5:80-33.12 (c)(17).

County	City	Total Housing Units in Census Tract	Total LIHTC Units	% LIHTC Units	Census Tract
Monmouth	Long Branch	726	231	32%	8056
Essex	Newark	898	346	39%	228
Essex	Newark	599	306	51%	31
Camden	Camden	1154	603	52%	6017
Essex	Newark	721	418	58%	15

Proficient School Districts

Submit evidence that the applicable school district met the requirement of 66% proficient or advanced proficient on the NJ ASK 4 standardized test in both math and language arts during either the current calendar year or the preceding year.

Please contact the Tax Credit Division at 609-278-7629 for a list of eligible school districts.